



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [TEXAS CAPITAL BANCSHARES, INC.](#)

City/State [DALLAS, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [30,408,513](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

| Peer Group Number | Description |
|----------------------|--|
| 1 | Consolidated assets equal to or greater than \$10 billion |
| 2 | Consolidated assets between \$3 billion and \$10 billion |
| 3 | Consolidated assets between \$1 billion and \$3 billion |
| 4 | Consolidated assets between \$500 million and \$1 billion |
| 5 | Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6) |
| 6 | Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7) |
| 7 | Consolidated assets less than \$150 million (valid only prior to March 2003) |
| 9 | Atypical and second-tier holding companies |

Mailing Address:

[TEXAS CAPITAL BANCSHARES, INC.](#)
[2000 MCKINNEY AVENUE, SUITE 700](#)

[DALLAS, TX 75201](#)

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Summary Ratios

| | 09/30/2022 | | | 09/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|--------|
| Average assets (\$000) | 32,705,134 | | | 38,490,768 | | | 38,190,909 | | | 37,503,263 | | | 30,984,347 | | |
| Net income (\$000) | 115,227 | | | 188,809 | | | 253,939 | | | 66,289 | | | 322,866 | | |
| Number of BHCs in peer group | 132 | | | 132 | | | 130 | | | 128 | | | 125 | | |
| | BHC | Peer # 1 | Pct |
| Earnings and Profitability: | | | | | | | | | | | | | | | |
| Percent of Average Assets | | | | | | | | | | | | | | | |
| Net interest income (tax equivalent) | 2.56 | 2.79 | 27 | 2.06 | 2.65 | 15 | 2.02 | 2.60 | 16 | 2.33 | 2.77 | 21 | 3.20 | 3.01 | 55 |
| + Non-interest income | 0.34 | 0.94 | 14 | 0.22 | 1.09 | 3 | 0.30 | 1.04 | 7 | 0.32 | 1.21 | 7 | 0.21 | 1.32 | 6 |
| - Overhead expense | 2.10 | 2.18 | 49 | 1.49 | 2.21 | 10 | 1.51 | 2.17 | 9 | 1.74 | 2.57 | 14 | 1.83 | 2.69 | 15 |
| - Provision for credit losses | 0.13 | 0.10 | 64 | -0.07 | -0.12 | 57 | -0.08 | -0.09 | 46 | 0.67 | 0.51 | 76 | 0.25 | 0.15 | 76 |
| + Securities gains (losses) | 0 | 0 | 45 | 0 | 0.01 | 23 | 0 | 0.01 | 23 | 0 | 0.02 | 16 | 0 | 0.01 | 22 |
| + Other tax equivalent adjustments | 0 | 0 | 15 | 0 | 0 | 49 | 0 | 0 | 46 | 0 | 0 | 48 | 0 | 0 | 42 |
| = Pretax net operating income (tax equivalent) | 0.63 | 1.46 | 2 | 0.87 | 1.76 | 5 | 0.89 | 1.66 | 6 | 0.26 | 1.04 | 10 | 1.34 | 1.56 | 30 |
| Net operating income | 0.47 | 1.10 | 3 | 0.65 | 1.34 | 6 | 0.66 | 1.26 | 6 | 0.18 | 0.81 | 11 | 1.04 | 1.19 | 27 |
| Net income | 0.47 | 1.10 | 3 | 0.65 | 1.34 | 5 | 0.66 | 1.26 | 5 | 0.18 | 0.82 | 11 | 1.04 | 1.19 | 27 |
| Net income (Subchapter S adjusted) | | 1.56 | | | 2.06 | | | 1.97 | | | 1.18 | | | | 1.17 |
| Percent of Average Earning Assets | | | | | | | | | | | | | | | |
| Interest income (tax equivalent) | 3.20 | 3.36 | 35 | 2.37 | 3.12 | 13 | 2.34 | 3.06 | 13 | 2.87 | 3.55 | 16 | 4.52 | 4.41 | 59 |
| Interest expense | 0.60 | 0.35 | 84 | 0.29 | 0.26 | 66 | 0.29 | 0.25 | 67 | 0.51 | 0.52 | 56 | 1.27 | 1.08 | 71 |
| Net interest income (tax equivalent) | 2.60 | 3.01 | 19 | 2.09 | 2.85 | 15 | 2.05 | 2.80 | 14 | 2.36 | 3.01 | 18 | 3.26 | 3.33 | 40 |
| Losses, Allowance, and Past Due + Nonaccrual | | | | | | | | | | | | | | | |
| Net loan and lease losses / Average loans and leases | 0.03 | 0.09 | 42 | 0.07 | 0.12 | 47 | 0.06 | 0.11 | 41 | 0.76 | 0.27 | 91 | 0.28 | 0.21 | 71 |
| Earnings coverage of net loan and lease losses (X) | 37.21 | 36.38 | 62 | 19.23 | 26.30 | 54 | 23.86 | 39.72 | 56 | 1.72 | 22.91 | 10 | 6.56 | 24.40 | 25 |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale | 1.19 | 1.17 | 57 | 0.93 | 1.32 | 22 | 0.93 | 1.23 | 25 | 1.04 | 1.58 | 18 | 0.79 | 0.83 | 46 |
| Allowance for loan and lease losses / Total loans and leases | 1.02 | 1.15 | 38 | 0.93 | 1.30 | 24 | 0.93 | 1.20 | 26 | 1.03 | 1.55 | 17 | 0.72 | 0.81 | 41 |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO | 0.16 | 0.39 | 17 | 0.37 | 0.58 | 28 | 0.32 | 0.49 | 30 | 0.52 | 0.71 | 39 | 0.83 | 0.57 | 77 |
| 30-89 days past due loans and leases / Total loans and leases | 0.09 | 0.33 | 15 | 0.17 | 0.29 | 34 | 0.11 | 0.32 | 18 | 0.08 | 0.39 | 9 | 0.11 | 0.43 | 11 |
| Liquidity and Funding | | | | | | | | | | | | | | | |
| Net noncore funding dependence | 0.40 | 5.89 | 26 | -12.29 | -3.31 | 25 | -11.02 | -2.33 | 22 | -8.22 | 3.20 | 17 | 9.16 | 14.45 | 34 |
| Net short-term noncore funding dependence | -0.77 | 0.87 | 33 | -13.80 | -9.17 | 29 | -12.55 | -7.71 | 29 | -11.40 | -4.76 | 22 | 9.07 | 3.38 | 64 |
| Net loans and leases / Total assets | 74.63 | 63.09 | 79 | 64.66 | 58.81 | 66 | 65.08 | 58.67 | 66 | 64.83 | 61.58 | 52 | 83.04 | 63.77 | 97 |
| Capitalization | | | | | | | | | | | | | | | |
| Tier 1 leverage ratio | 10.67 | 9.22 | 83 | 8.96 | 9.07 | 51 | 9.01 | 8.98 | 57 | 7.52 | 9.13 | 8 | 8.42 | 9.76 | 14 |
| Holding company equity capital / Total assets | 9.49 | 9.68 | 47 | 8.65 | 10.79 | 16 | 9.24 | 10.71 | 27 | 7.61 | 11.16 | 6 | 8.70 | 12.43 | 8 |
| Total equity capital (including minority interest) / Total assets | 9.49 | 9.81 | 44 | 8.65 | 10.91 | 15 | 9.24 | 10.82 | 25 | 7.61 | 11.29 | 5 | 8.70 | 12.57 | 7 |
| Common equity tier 1 capital / Total risk-weighted assets | 11.08 | 11.79 | 43 | 10.70 | 12.64 | 21 | 11.06 | 12.42 | 28 | 9.35 | 12.38 | 3 | 8.88 | 12.17 | 1 |
| Net loans and leases / Equity capital (X) | 7.86 | 6.64 | 74 | 7.48 | 5.47 | 85 | 7.04 | 5.53 | 80 | 8.52 | 5.58 | 92 | 9.54 | 5.21 | 96 |
| Cash dividends / Net income | 11.23 | 31.93 | 16 | 7.63 | 27.22 | 14 | 7.37 | 28.27 | 12 | 14.71 | 42.30 | 15 | 3.02 | 33.12 | 8 |
| Cash dividends / Net income (Subchapter S adjusted) | | 71.62 | | | -3.51 | | | 3.14 | | | -0.65 | | | | -12.02 |
| Growth Rates | | | | | | | | | | | | | | | |
| Assets | -16.47 | 6.04 | 0 | -5.28 | 9.51 | 3 | -7.94 | 10.50 | 3 | 15.91 | 16.68 | 51 | 15.18 | 9.26 | 78 |
| Equity capital | -8.32 | -3.83 | 41 | 12.40 | 7.52 | 78 | 11.79 | 7.46 | 80 | 1.38 | 6.99 | 23 | 13.27 | 10.49 | 75 |
| Net loans and leases | -3.58 | 14.48 | 3 | -7.79 | -0.66 | 15 | -7.59 | 3.36 | 11 | -9.50 | 9.07 | 3 | 11.02 | 9.10 | 69 |
| Noncore funding | -29.49 | 36.20 | 6 | -36.07 | -21.64 | 27 | -27.73 | -14.79 | 29 | 0.01 | -12.18 | 65 | -18.39 | 6.59 | 16 |
| Parent Company Ratios | | | | | | | | | | | | | | | |
| Short-term debt / Equity capital | 0 | 0.48 | 40 | 0 | 0.55 | 39 | 0 | 0.57 | 38 | 0 | 0.77 | 38 | 0 | 1.02 | 36 |
| Long-term debt / Equity capital | 12.92 | 11.91 | 66 | 11.82 | 10.65 | 67 | 11.60 | 10.95 | 65 | 3.80 | 13.56 | 28 | 3.85 | 13.04 | 35 |
| Equity investment in subsidiaries / Equity capital | 102.80 | 104.01 | 50 | 98.47 | 103.15 | 20 | 98.68 | 103.22 | 25 | 102.41 | 102.81 | 48 | 101.89 | 103.22 | 46 |
| Cash from ops + noncash items + op expense / Op expense + dividends | 51.15 | 118.32 | 26 | 59.98 | 155.61 | 14 | 51.96 | 154.48 | 12 | 47.87 | 147.24 | 5 | 50.72 | 190.27 | 7 |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

| Dollar Amount in Thousands | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change | |
|--|------------|------------|------------|------------|------------|----------------|----------|
| | | | | | | 1-Year | 5-Year |
| Interest and fees on loans..... | 682,033 | 628,633 | 815,453 | 1,004,473 | 1,273,920 | 8.49 | 13.36 |
| Income from lease financing receivables..... | 3,925 | 3,813 | 5,023 | 6,889 | 10,208 | 2.94 | -32.81 |
| Fully taxable income on loans and leases..... | 684,979 | 631,281 | 819,096 | 1,003,324 | 1,267,641 | 8.51 | 14.25 |
| Tax-exempt income on loans and leases..... | 979 | 1,165 | 1,380 | 8,038 | 16,487 | -15.97 | -87.71 |
| Estimated tax benefit on income on loans and leases..... | 260 | 310 | 367 | 2,137 | 4,383 | -15.91 | -93.93 |
| Income on loans and leases (tax equivalent)..... | 686,218 | 632,756 | 820,843 | 1,013,499 | 1,288,511 | 8.45 | 12.17 |
| Investment interest income (tax equivalent)..... | 47,732 | 32,357 | 44,564 | 19,336 | 10,375 | 47.51 | 6066.27 |
| Interest on balances due from depository institutions..... | 37,549 | 9,499 | 13,232 | 27,569 | 71,093 | 295.29 | 88.35 |
| Interest income on other earning assets..... | 1,261 | 1,212 | 1,495 | 2,487 | 7,808 | 4.04 | -55.88 |
| Total interest income (tax equivalent)..... | 772,760 | 675,824 | 880,134 | 1,062,891 | 1,377,787 | 14.34 | 21.63 |
| Interest on time deposits of \$250K or more | 1,767 | 2,939 | 3,596 | 7,009 | 7,310 | -39.88 | 51.93 |
| Interest on time deposits < \$250K..... | 9,025 | 4,022 | 4,795 | 31,322 | 48,463 | 124.39 | 737.20 |
| Interest on foreign office deposits | 0 | 0 | 0 | 0 | 0 | | |
| Interest on other deposits | 83,721 | 44,033 | 57,116 | 107,786 | 237,745 | 90.13 | 67.38 |
| Interest on other borrowings and trading liabilities..... | 31,615 | 14,135 | 19,261 | 25,205 | 75,311 | 123.66 | 121.60 |
| Interest on subordinated debt and mandatory convertible securities | 18,664 | 16,759 | 22,980 | 16,764 | 16,764 | 11.37 | 48.45 |
| Total interest expense..... | 144,792 | 81,888 | 107,748 | 188,086 | 385,593 | 76.82 | 83.05 |
| Net interest income (tax equivalent)..... | 627,968 | 593,936 | 772,386 | 874,805 | 992,194 | 5.73 | 12.89 |
| Non-interest income..... | 82,513 | 63,900 | 113,566 | 121,112 | 66,166 | 29.13 | 72.02 |
| Adjusted operating income (tax equivalent) | 710,481 | 657,836 | 885,952 | 995,917 | 1,058,360 | 8.00 | 17.59 |
| Overhead expense..... | 514,004 | 431,438 | 577,991 | 653,106 | 566,650 | 19.14 | 58.39 |
| Provision for credit losses..... | 32,000 | -20,000 | -30,000 | 249,769 | 77,794 | | -26.71 |
| Securities gains (losses) | 0 | 0 | 0 | 0 | -331 | | |
| Other tax equivalent adjustments | -1 | 0 | 0 | 0 | 0 | | |
| Pretax net operating income (tax equivalent)..... | 154,675 | 250,894 | 340,238 | 96,040 | 415,968 | -38.35 | -34.47 |
| Applicable income taxes | 38,346 | 60,404 | 84,116 | 25,657 | 84,295 | -36.52 | -51.15 |
| Tax equivalent adjustments | 1,102 | 1,681 | 2,183 | 4,094 | 6,255 | -34.44 | -74.32 |
| Applicable income taxes (tax equivalent)..... | 39,448 | 62,085 | 86,299 | 29,751 | 90,550 | -36.46 | -52.35 |
| Minority interest | 0 | 0 | 0 | 0 | 2,552 | | -100.00 |
| Net income before discontinued operations, net of minority interest | 115,227 | 188,809 | 253,939 | 66,289 | 322,866 | -38.97 | -24.35 |
| Discontinued operations, net of applicable income taxes..... | 0 | 0 | 0 | 0 | 0 | | |
| Net income attributable to holding company..... | 115,227 | 188,809 | 253,939 | 66,289 | 322,866 | -38.97 | -24.35 |
| Memoranda | | | | | | | |
| Net income - holding company and noncontrolling (minority) interest..... | 115,227 | 188,809 | 253,939 | 66,289 | 325,418 | -38.97 | -24.81 |
| Investment securities income (tax equivalent)..... | 47,732 | 32,357 | 44,564 | 19,336 | 10,375 | 47.51 | 6066.27 |
| US Treasury and agency securities (excluding mortgage-backed securities) | 6,675 | 1,056 | 1,408 | 597 | 0 | 532.10 | 2814.85 |
| Mortgage-backed securities | 36,386 | 24,448 | 32,477 | 8,129 | 285 | 48.83 | 10207.65 |
| All other securities | 4,671 | 6,853 | 10,679 | 10,610 | 10,090 | -31.85 | 2331.67 |
| Cash dividends declared..... | 12,938 | 14,408 | 18,721 | 9,750 | 9,750 | -10.20 | 76.92 |
| Common | 0 | 0 | 0 | 0 | 0 | | |
| Preferred..... | 12,938 | 14,408 | 18,721 | 9,750 | 9,750 | -10.20 | 76.92 |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

| | 09/30/2022 | | | 09/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 1 | Pct |
| Percent of Average Assets | | | | | | | | | | | | | | | |
| Interest income (tax equivalent) | 3.15 | 3.12 | 55 | 2.34 | 2.90 | 15 | 2.30 | 2.85 | 16 | 2.83 | 3.27 | 19 | 4.45 | 4 | 81 |
| Less: Interest expense | 0.59 | 0.33 | 87 | 0.28 | 0.24 | 67 | 0.28 | 0.23 | 69 | 0.50 | 0.48 | 62 | 1.24 | 0.98 | 74 |
| Equals: Net interest income (tax equivalent) | 2.56 | 2.79 | 27 | 2.06 | 2.65 | 15 | 2.02 | 2.60 | 16 | 2.33 | 2.77 | 21 | 3.20 | 3.01 | 55 |
| Plus: Non-interest income | 0.34 | 0.94 | 14 | 0.22 | 1.09 | 3 | 0.30 | 1.04 | 7 | 0.32 | 1.21 | 7 | 0.21 | 1.32 | 6 |
| Equals: adjusted operating income (tax equivalent) | 2.90 | 3.77 | 6 | 2.28 | 3.80 | 5 | 2.32 | 3.70 | 6 | 2.66 | 4.04 | 4 | 3.42 | 4.41 | 12 |
| Less: Overhead expense | 2.10 | 2.18 | 49 | 1.49 | 2.21 | 10 | 1.51 | 2.17 | 9 | 1.74 | 2.57 | 14 | 1.83 | 2.69 | 15 |
| Less: Provision for credit losses | 0.13 | 0.10 | 64 | -0.07 | -0.12 | 57 | -0.08 | -0.09 | 46 | 0.67 | 0.51 | 76 | 0.25 | 0.15 | 76 |
| Plus: Realized gains (losses) on held-to-maturity securities | 0 | 0 | 48 | 0 | 0 | 50 | 0 | 0 | 49 | 0 | 0 | 46 | 0 | 0 | 49 |
| Plus: Realized gains (losses) on available-for-sale securities | 0 | 0 | 45 | 0 | 0.01 | 24 | 0 | 0.01 | 23 | 0 | 0.02 | 17 | 0 | 0.01 | 21 |
| Plus: other tax equivalent adjustments | 0 | 0 | 15 | 0 | 0 | 49 | 0 | 0 | 46 | 0 | 0 | 48 | 0 | 0 | 42 |
| Equals: Pretax net operating income (tax equivalent) | 0.63 | 1.46 | 2 | 0.87 | 1.76 | 5 | 0.89 | 1.66 | 6 | 0.26 | 1.04 | 10 | 1.34 | 1.56 | 30 |
| Less: Applicable income taxes (tax equivalent) | 0.16 | 0.34 | 6 | 0.22 | 0.41 | 10 | 0.23 | 0.38 | 12 | 0.08 | 0.23 | 13 | 0.29 | 0.36 | 32 |
| Less: Minority interest | 0 | 0 | 43 | 0 | 0 | 41 | 0 | 0 | 40 | 0 | 0 | 42 | 0.01 | 0 | 88 |
| Equals: Net operating income | 0.47 | 1.10 | 3 | 0.65 | 1.34 | 6 | 0.66 | 1.26 | 6 | 0.18 | 0.81 | 11 | 1.04 | 1.19 | 27 |
| Plus: Net extraordinary items | 0 | 0 | 51 | 0 | 0 | 49 | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 50 |
| Equals: Net income | 0.47 | 1.10 | 3 | 0.65 | 1.34 | 5 | 0.66 | 1.26 | 5 | 0.18 | 0.82 | 11 | 1.04 | 1.19 | 27 |
| Memo: Net income (last four quarters) | 0.53 | 1.10 | 5 | 0.64 | 1.30 | 8 | 0.66 | 1.26 | 5 | 0.18 | 0.82 | 11 | 1.04 | 1.19 | 27 |
| Net income-BHC and noncontrolling (minority) interest | 0.47 | 1.11 | 2 | 0.65 | 1.35 | 3 | 0.66 | 1.27 | 3 | 0.18 | 0.83 | 10 | 1.05 | 1.20 | 29 |
| Margin Analysis | | | | | | | | | | | | | | | |
| Average earning assets / Average assets | 98.41 | 92.93 | 96 | 98.63 | 93.09 | 96 | 98.67 | 93.08 | 96 | 98.64 | 92.32 | 97 | 98.37 | 91.05 | 97 |
| Average interest-bearing funds / Average assets | 49.11 | 60.58 | 9 | 51.13 | 61.98 | 11 | 50.57 | 61.99 | 8 | 59.01 | 64.06 | 25 | 62.45 | 65.57 | 37 |
| Interest income (tax equivalent) / Average earning assets | 3.20 | 3.36 | 35 | 2.37 | 3.12 | 13 | 2.34 | 3.06 | 13 | 2.87 | 3.55 | 16 | 4.52 | 4.41 | 59 |
| Interest expense / Average earning assets | 0.60 | 0.35 | 84 | 0.29 | 0.26 | 66 | 0.29 | 0.25 | 67 | 0.51 | 0.52 | 56 | 1.27 | 1.08 | 71 |
| Net interest income (tax equivalent) / Average earning assets | 2.60 | 3.01 | 19 | 2.09 | 2.85 | 15 | 2.05 | 2.80 | 14 | 2.36 | 3.01 | 18 | 3.26 | 3.33 | 40 |
| Yield or Cost | | | | | | | | | | | | | | | |
| Total loans and leases (tax equivalent) | 4.09 | 4.24 | 40 | 3.62 | 4.07 | 26 | 3.52 | 4.01 | 24 | 3.89 | 4.27 | 27 | 4.87 | 5.09 | 40 |
| Interest-bearing bank balances | 0.99 | 0.79 | 78 | 0.14 | 0.13 | 75 | 0.15 | 0.14 | 77 | 0.32 | 0.27 | 70 | 2.02 | 2.04 | 44 |
| Federal funds sold and reverse repos | 0.85 | 1.05 | 45 | 0.07 | 0.25 | 42 | 0.07 | 0.25 | 38 | 0.60 | 0.68 | 56 | 2.07 | 2.44 | 38 |
| Trading assets | 0 | 0.57 | 26 | 0 | 0.45 | 26 | 0 | 0.45 | 26 | 0 | 0.60 | 23 | 0 | 0.99 | 21 |
| Total earning assets | 3.20 | 3.33 | 39 | 2.37 | 3.09 | 15 | 2.33 | 3.04 | 12 | 2.86 | 3.51 | 16 | 4.50 | 4.36 | 61 |
| Investment securities (tax equivalent) | 1.68 | 1.96 | 24 | 1.20 | 1.77 | 11 | 1.23 | 1.77 | 13 | 2.21 | 2.25 | 44 | 4.99 | 2.76 | 96 |
| US Treasury and agency securities (excluding mortgage-backed securities) | 1.30 | 1.38 | 42 | 1.13 | 1.23 | 45 | 1.13 | 1.14 | 49 | 0.96 | 1.75 | 17 | 2.32 | | |
| Mortgage-backed securities | 1.61 | 1.87 | 19 | 0.98 | 1.55 | 7 | 0.98 | 1.57 | 6 | 0.85 | 2.05 | 1 | 4.96 | 2.61 | 99 |
| All other securities | 8.38 | 2.89 | 95 | 4.88 | 2.85 | 90 | 5.71 | 2.81 | 93 | 5.34 | 3.24 | 92 | 5.04 | 4.06 | 82 |
| Interest-bearing deposits | 0.98 | 0.35 | 93 | 0.40 | 0.22 | 85 | 0.40 | 0.21 | 87 | 0.76 | 0.53 | 76 | 1.87 | 1.10 | 90 |
| Time deposits of \$250K or more | 1.17 | 0.61 | 92 | 1.18 | 0.70 | 87 | 1.19 | 0.66 | 91 | 2.21 | 1.42 | 95 | 2.33 | 1.96 | 81 |
| Time deposits < \$250K | 1.14 | 0.58 | 87 | 0.36 | 0.67 | 17 | 0.34 | 0.62 | 20 | 1.27 | 1.36 | 42 | 2.26 | 1.82 | 77 |
| Other domestic deposits | 0.94 | 0.31 | 93 | 0.40 | 0.16 | 92 | 0.40 | 0.15 | 91 | 0.69 | 0.36 | 89 | 1.85 | 0.93 | 92 |
| Foreign deposits | | 0.52 | | | 0.12 | | | 0.14 | | | 0.42 | | | 1.19 | |
| Federal funds purchased and repos | 1.12 | 0.88 | 68 | 0.15 | 0.18 | 62 | 0.15 | 0.17 | 63 | 0.52 | 0.62 | 57 | 2.31 | 1.86 | 73 |
| Other borrowed funds and trading liabilities | 1.82 | 1.55 | 61 | 0.68 | 1.29 | 30 | 0.71 | 1.27 | 30 | 0.69 | 1.50 | 15 | 2.22 | 2.38 | 40 |
| All interest-bearing funds | 1.20 | 0.54 | 90 | 0.55 | 0.38 | 81 | 0.56 | 0.37 | 83 | 0.85 | 0.74 | 65 | 1.99 | 1.49 | 79 |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

| Dollar Amount in Thousands | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|--|------------|------------|------------|------------|------------|
| Non-interest Income and Expenses | | | | | |
| Total non-interest income | 82,513 | 63,900 | 113,566 | 121,112 | 66,166 |
| Fiduciary activities income | 1,957 | 1,595 | 2,188 | 2,031 | 2,082 |
| Service charges on deposit accounts - domestic | 18,014 | 14,245 | 19,054 | 11,948 | 11,636 |
| Trading revenue..... | 3,805 | 0 | 0 | 0 | 0 |
| Investment banking fees and commissions..... | 10,089 | 7,785 | 10,985 | 7,967 | 6,728 |
| Insurance activities revenue..... | 4 | 11 | 11 | 18 | 24 |
| Venture capital revenue..... | 0 | 0 | 0 | 0 | 0 |
| Net servicing fees | 239 | -5,688 | -5,509 | -32,492 | -4,233 |
| Net securitization income | 0 | 0 | 0 | 0 | 0 |
| Net gains (losses) on sales of loans, OREO, other assets..... | 1,366 | 12,211 | 18,733 | 66,034 | -21,687 |
| Other non-interest income..... | 47,039 | 33,741 | 68,104 | 65,606 | 71,616 |
| Total overhead expenses | 514,004 | 431,438 | 577,991 | 653,106 | 566,650 |
| Personnel expense..... | 331,981 | 261,525 | 350,197 | 340,255 | 314,058 |
| Net occupancy expense..... | 27,192 | 24,463 | 33,232 | 34,955 | 32,989 |
| Goodwill impairment losses | 0 | 0 | 0 | 0 | 0 |
| Amortization expenses and impairment loss (other intangible assets)..... | 304 | 304 | 405 | 432 | 470 |
| Other operating expenses..... | 154,527 | 145,146 | 194,157 | 277,464 | 219,133 |
| Fee income on mutual funds and annuities..... | 0 | 0 | 0 | 0 | 0 |
| Memoranda | | | | | |
| Assets under management in proprietary mutual funds and annuities | 0 | 0 | 0 | 0 | 0 |
| Number of equivalent employees | 2,238 | 1,640 | 1,748 | 1,618 | 1,736 |
| Average personnel expense per employee..... | 148.34 | 159.47 | 200.34 | 210.29 | 180.91 |
| Average assets per employee..... | 14,613.55 | 23,469.98 | 21,848.35 | 23,178.78 | 17,848.13 |

| BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | |
|---|----------|-------|-----|----------|-------|-----|----------|-------|-----|----------|-------|-----|----------|-------|----|
| Analysis Ratios | | | | | | | | | | | | | | | |
| Mutual fund fee income / Non-interest income | 0 | 2.43 | 11 | 0 | 2.14 | 11 | 0 | 2.17 | 11 | 0 | 2.02 | 10 | 0 | 2.72 | 10 |
| Overhead expenses / Net Interest Income + non-interest income | 72.46 | 58.02 | 90 | 65.75 | 58.85 | 78 | 65.40 | 59.28 | 73 | 65.85 | 62.28 | 66 | 53.86 | 61.29 | 18 |
| Percent of Average Assets | | | | | | | | | | | | | | | |
| Total overhead expense | 2.10 | 2.18 | 49 | 1.49 | 2.21 | 10 | 1.51 | 2.17 | 9 | 1.74 | 2.57 | 14 | 1.83 | 2.69 | 15 |
| Personnel expense..... | 1.35 | 1.20 | 70 | 0.91 | 1.23 | 16 | 0.92 | 1.21 | 20 | 0.91 | 1.30 | 15 | 1.01 | 1.41 | 15 |
| Net occupancy expense..... | 0.11 | 0.22 | 12 | 0.08 | 0.24 | 6 | 0.09 | 0.23 | 6 | 0.09 | 0.26 | 3 | 0.11 | 0.28 | 3 |
| Other operating expenses..... | 0.63 | 0.73 | 42 | 0.50 | 0.72 | 18 | 0.51 | 0.72 | 18 | 0.74 | 0.94 | 41 | 0.71 | 0.97 | 31 |
| Overhead less non-interest income | 1.76 | 1.22 | 89 | 1.27 | 1.08 | 60 | 1.22 | 1.10 | 53 | 1.42 | 1.25 | 66 | 1.62 | 1.32 | 69 |
| Percent of Adjusted Operating Income (Tax Equivalent) | | | | | | | | | | | | | | | |
| Total overhead expense | 72.35 | 57.55 | 91 | 65.58 | 58.34 | 78 | 65.24 | 58.83 | 75 | 65.58 | 61.82 | 66 | 53.54 | 60.64 | 18 |
| Personnel expense..... | 46.73 | 31.86 | 96 | 39.76 | 32.89 | 86 | 39.53 | 32.93 | 84 | 34.16 | 32.36 | 58 | 29.67 | 32.39 | 33 |
| Net occupancy expense..... | 3.83 | 5.98 | 16 | 3.72 | 6.26 | 12 | 3.75 | 6.23 | 13 | 3.51 | 6.58 | 10 | 3.12 | 6.52 | 8 |
| Other operating expenses..... | 21.79 | 19.14 | 79 | 22.11 | 18.68 | 76 | 21.96 | 19.18 | 71 | 27.90 | 22.28 | 80 | 20.75 | 21.20 | 57 |
| Total non-interest income | 11.61 | 24.10 | 20 | 9.71 | 28.20 | 8 | 12.82 | 27.67 | 14 | 12.16 | 28.83 | 14 | 6.25 | 29.23 | 4 |
| Fiduciary activities income | 0.28 | 2.13 | 33 | 0.24 | 2.27 | 31 | 0.25 | 2.20 | 33 | 0.20 | 2.09 | 29 | 0.20 | 1.97 | 32 |
| Service charges on domestic deposit accounts | 2.54 | 3.30 | 39 | 2.17 | 3.25 | 34 | 2.15 | 3.27 | 33 | 1.20 | 3.27 | 16 | 1.10 | 3.88 | 17 |
| Trading revenue..... | 0.54 | 0.57 | 69 | 0 | 0.68 | 25 | 0 | 0.62 | 27 | 0 | 1.28 | 25 | 0 | 1.18 | 22 |
| Investment banking fees and commissions..... | 1.42 | 2.15 | 49 | 1.18 | 2.46 | 46 | 1.24 | 2.58 | 46 | 0.80 | 2.46 | 35 | 0.64 | 3.54 | 30 |
| Insurance activities revenue..... | 0 | 0.36 | 25 | 0 | 0.38 | 26 | 0 | 0.36 | 26 | 0 | 0.41 | 27 | 0 | 0.47 | 25 |
| Venture capital revenue..... | 0 | 0.01 | 44 | 0 | 0.03 | 45 | 0 | 0.04 | 44 | 0 | 0.01 | 44 | 0 | 0.02 | 42 |
| Net servicing fees | 0.03 | 1.23 | 28 | -0.86 | 0.56 | 1 | -0.62 | 0.60 | 1 | -3.26 | 0.01 | 3 | -0.40 | 0.28 | 6 |
| Net securitization income | 0 | 0 | 46 | 0 | 0.01 | 43 | 0 | 0.01 | 44 | 0 | 0 | 45 | 0 | 0.01 | 44 |
| Net gain (loss) - sales of loans, OREO, and other assets | 0.19 | 1.19 | 27 | 1.86 | 3.64 | 41 | 2.11 | 3.30 | 47 | 6.63 | 3.92 | 75 | -2.05 | 1.86 | 3 |
| Other non-interest income..... | 6.62 | 8.80 | 45 | 5.13 | 9.39 | 25 | 7.69 | 9.27 | 48 | 6.59 | 9.65 | 37 | 6.77 | 10.04 | 33 |
| Overhead less non-interest income | 60.73 | 32.79 | 97 | 55.87 | 29.67 | 97 | 52.42 | 30.52 | 96 | 53.42 | 31.93 | 89 | 47.29 | 31.06 | 92 |
| Applicable income taxes / Pretax net operating income (tax equivalent)..... | 24.79 | 21.50 | 82 | 24.08 | 21.49 | 76 | 24.72 | 21.18 | 83 | 26.71 | 18.63 | 95 | 20.26 | 20.56 | 50 |
| Applicable income tax + TE / Pretax net operating income + TE | 25.50 | 23.57 | 75 | 24.75 | 23.11 | 71 | 25.36 | 22.67 | 82 | 30.98 | 21.18 | 94 | 21.77 | 23.23 | 37 |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

| | Dollar Amount in Thousands | | | | | | Percent Change | |
|---|----------------------------|------------|------------|------------|------------|------------|----------------|--------|
| | | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | 1-Year | 5-Year |
| Real estate loans | 4,831,814 | 5,268,501 | 4,768,444 | 6,234,181 | 8,786,945 | -8.29 | 27.90 | |
| Commercial and industrial loans | 10,218,392 | 7,699,569 | 8,245,023 | 7,175,795 | 7,579,520 | 32.71 | 45.23 | |
| Loans to individuals | 240,495 | 243,573 | 256,163 | 92,658 | 76,998 | -1.26 | 417.84 | |
| Loans to depository institutions and acceptances of other banks | 0 | 0 | 0 | 0 | 0 | | | |
| Agricultural loans | 3,773 | 4,030 | 3,967 | 4,213 | 5,542 | -6.38 | | |
| Other loans and leases | 7,693,501 | 10,613,959 | 9,610,869 | 11,278,540 | 10,845,708 | -27.52 | -0.21 | |
| Less: Unearned income | 58,016 | 70,255 | 69,389 | 71,362 | 71,317 | -17.42 | -13.45 | |
| Loans and leases, net of unearned income | 22,929,959 | 23,759,377 | 22,815,077 | 24,714,025 | 27,223,396 | -3.49 | 7.02 | |
| Less: Allowance for loan and lease losses | 234,613 | 221,957 | 211,866 | 254,615 | 195,047 | 5.70 | 28.25 | |
| Net loans and leases | 22,695,346 | 23,537,420 | 22,603,211 | 24,459,410 | 27,028,349 | -3.58 | 6.83 | |
| Debt securities that reprice or mature in over 1 year | 3,323,134 | 3,609,123 | 3,524,078 | 3,148,802 | 198,206 | -7.92 | 112510.44 | |
| Mutual funds and equity securities | 32,973 | 40,608 | 45,607 | 33,832 | 25,614 | -18.80 | 173.27 | |
| Subtotal | 26,051,453 | 27,187,151 | 26,172,896 | 27,642,044 | 27,252,169 | -4.18 | 22.54 | |
| Interest-bearing bank balances | 3,399,638 | 8,317,926 | 7,765,996 | 9,032,807 | 4,233,766 | -59.13 | 45.75 | |
| Federal funds sold and reverse repos | 0 | 0 | 0 | 0 | 30,000 | | -100.00 | |
| Debt securities that reprice or mature within 1 year | 13,515 | 14,143 | 14,123 | 14,336 | 16,051 | -4.44 | 46.79 | |
| Trading assets | 24,093 | 56,940 | 37,788 | 97,046 | 46,719 | -57.69 | 1.72 | |
| Total earning assets | 29,488,699 | 35,576,160 | 33,990,803 | 36,786,233 | 31,578,705 | -17.11 | 24.69 | |
| Non-interest-bearing cash and due from depository institutions | 241,738 | 217,125 | 180,663 | 173,573 | 161,817 | 11.34 | 68.32 | |
| Premises, fixed assets, and leases | 80,675 | 80,107 | 76,232 | 91,514 | 111,252 | 0.71 | 237.81 | |
| Other real estate owned | 0 | 0 | 0 | 0 | 0 | | -100.00 | |
| Investment in unconsolidated subsidiaries | 3,406 | 3,406 | 3,406 | 3,406 | 3,406 | 0.00 | 0.00 | |
| Intangible and other assets | 593,995 | 527,522 | 480,634 | 671,370 | 692,952 | 12.60 | 5.52 | |
| Total assets | 30,408,513 | 36,404,320 | 34,731,738 | 37,726,096 | 32,548,132 | -16.47 | 24.62 | |
| Quarterly average assets | 32,067,275 | 36,758,858 | 37,291,334 | 39,463,576 | 34,610,316 | -12.76 | 36.45 | |
| Average loans and leases (YTD) | 22,357,082 | 23,316,605 | 23,302,005 | 26,083,704 | 26,477,721 | -4.12 | 20.94 | |
| Memoranda | | | | | | | | |
| Loans held-for-sale | 3,142,178 | 9,660 | 8,123 | 283,165 | 2,577,134 | 32427.72 | 228.69 | |
| Loans not held-for-sale | 19,787,781 | 23,749,717 | 22,806,954 | 24,430,860 | 24,646,262 | -16.68 | -3.34 | |
| Real estate loans secured by 1–4 family | 345,158 | 379,251 | 369,736 | 635,711 | 3,034,650 | -8.99 | -73.88 | |
| Commercial real estate loans | 4,473,167 | 4,872,301 | 4,381,512 | 5,584,520 | 5,737,319 | -8.19 | -16.64 | |
| Construction and land development | 1,892,847 | 2,043,520 | 1,822,399 | 2,461,872 | 2,626,703 | -7.37 | -14.23 | |
| Multifamily | 505,521 | 358,113 | 315,269 | 507,246 | 420,839 | 41.16 | 56.68 | |
| Nonfarm nonresidential | 2,074,799 | 2,470,668 | 2,243,844 | 2,615,402 | 2,689,777 | -16.02 | -26.85 | |
| Real estate loans secured by farmland | 13,489 | 16,949 | 17,196 | 13,950 | 14,976 | -20.41 | -2.52 | |
| Total investment securities | 3,369,622 | 3,663,874 | 3,583,808 | 3,196,970 | 239,871 | -8.03 | 13810.26 | |
| U.S. Treasury securities | 637,281 | 0 | 0 | 0 | 0 | | | |
| US agency securities (excluding mortgage-backed securities) | 101,690 | 121,920 | 120,944 | 123,589 | 0 | -16.59 | | |
| Municipal securities | 0 | 0 | 0 | 0 | 0 | | | |
| Mortgage-backed securities | 2,576,097 | 3,304,722 | 3,225,378 | 2,828,956 | 5,266 | -22.05 | 21088.49 | |
| Asset-backed securities | 21,581 | 196,624 | 191,879 | 210,593 | 208,991 | -89.02 | | |
| Other debt securities | 0 | 0 | 0 | 0 | 0 | | | |
| Mutual funds and equity securities | 32,973 | 40,608 | 45,607 | 33,832 | 25,614 | -18.80 | 173.27 | |
| Available-for-sale securities | 2,380,774 | 3,623,266 | 3,538,201 | 3,163,138 | 214,257 | -34.29 | 9728.16 | |
| U.S. Treasury securities | 637,281 | 0 | 0 | 0 | 0 | | | |
| US agency securities (excluding mortgage-backed securities) | 101,690 | 121,920 | 120,944 | 123,589 | 0 | -16.59 | | |
| Municipal securities | 0 | 0 | 0 | 0 | 0 | | | |
| Mortgage-backed securities | 1,620,222 | 3,304,722 | 3,225,378 | 2,828,956 | 5,266 | -50.97 | 13226.39 | |
| Asset-backed securities | 21,581 | 196,624 | 191,879 | 210,593 | 208,991 | -89.02 | | |
| Other debt securities | 0 | 0 | 0 | 0 | 0 | | | |
| Mutual funds and equity securities | 0 | 0 | 0 | 0 | 0 | | -100.00 | |
| Held-to-maturity securities appreciation (depreciation) | -136,174 | | | | | | | |
| Available-for-sale securities appreciation (depreciation) | -407,622 | -51,534 | -60,399 | 19,967 | 11,328 | | | |
| Structured notes, fair value | 11,702 | 11,804 | 11,846 | 11,417 | 11,964 | -0.86 | | |
| Pledged securities | 19,995 | 25,287 | 24,032 | 33,537 | 4,732 | -20.93 | 86.85 | |

Liabilities and Changes in Capital

| Dollar Amount in Thousands | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change | |
|--|------------|------------|------------|------------|------------|----------------|--------|
| | | | | | | 1-Year | 5-Year |
| Demand deposits | 11,494,685 | 14,970,462 | 13,390,370 | 12,740,947 | 9,438,523 | -23.22 | 39.10 |
| NOW, ATS and transaction accounts | 1,322,803 | 843,065 | 605,640 | 1,049,664 | 729,655 | 56.90 | 173.08 |
| Time deposits less brokered deposits < \$250K | 45,197 | -1,086,143 | -1,224,566 | -1,411,208 | -1,360,771 | | |
| MMDA and other savings accounts | 10,093,563 | 12,569,362 | 12,914,649 | 14,966,459 | 13,439,447 | -19.70 | 2.98 |
| Other non-interest-bearing deposits | 0 | 0 | 0 | 0 | 0 | 0 | |
| Core deposits | 22,956,248 | 27,296,746 | 25,686,093 | 27,345,862 | 22,246,854 | -15.90 | 33.25 |
| Time deposits of \$250K or more | 269,752 | 249,770 | 186,031 | 375,669 | 340,724 | 8.00 | -4.73 |
| Foreign deposits | 0 | 0 | 0 | 0 | 0 | | |
| Federal funds purchased and repos | 1,480 | 3,470 | 2,832 | 111,751 | 141,766 | -57.35 | -98.23 |
| Secured federal funds purchased | 0 | 0 | 0 | 0 | 0 | | |
| Commercial paper | 0 | 0 | 0 | 0 | 0 | | |
| Other borrowings w/remaining maturity of 1 year or less | 1,701,146 | 2,200,000 | 2,200,096 | 3,013,413 | 2,401,897 | -22.68 | -31.95 |
| Other borrowings w/remaining maturity over 1 year | 273,563 | 269,985 | 270,650 | 0 | 0 | 1.33 | |
| Brokered deposits < \$250K | 1,272,563 | 2,267,152 | 2,237,241 | 3,275,058 | 3,891,079 | -43.87 | -18.99 |
| Noncore funding | 3,518,504 | 4,990,377 | 4,896,850 | 6,775,891 | 6,775,466 | -29.49 | -20.71 |
| Trading liabilities | 108,608 | 56,940 | 37,788 | 96,572 | 46,719 | 90.74 | 358.55 |
| Subordinated notes and debentures + trust preferred securities | 658,775 | 658,077 | 658,252 | 395,896 | 395,535 | 0.11 | 66.90 |
| Other liabilities | 280,603 | 254,428 | 243,139 | 240,651 | 252,770 | 10.29 | 74.70 |
| Total liabilities | 27,522,738 | 33,256,568 | 31,522,122 | 34,854,872 | 29,717,344 | -17.24 | 23.73 |
| Equity Capital | | | | | | | |
| Perpetual preferred stock (including surplus) | 300,000 | 300,000 | 300,000 | 150,000 | 150,000 | 0.00 | 100.00 |
| Common stock | 509 | 506 | 506 | 504 | 503 | 0.59 | 2.62 |
| Common surplus | 1,020,153 | 1,000,509 | 1,008,559 | 991,898 | 978,205 | 1.96 | 6.35 |
| Retained earnings | 2,050,563 | 1,887,457 | 1,948,274 | 1,713,056 | 1,694,608 | 8.64 | 95.63 |
| Accumulated other comprehensive income | -435,419 | -40,712 | -47,715 | 15,774 | 8,950 | | |
| Other equity capital components | -50,031 | -8 | -8 | -8 | -8 | | |
| Total holding company equity capital | 2,885,775 | 3,147,752 | 3,209,616 | 2,871,224 | 2,832,258 | -8.32 | 33.70 |
| Noncontrolling (minority) interest in subsidiaries | 0 | 0 | 0 | 0 | -1,470 | | |
| Total equity capital, including minority interest | 2,885,775 | 3,147,752 | 3,209,616 | 2,871,224 | 2,830,788 | -8.32 | 33.77 |
| Total liabilities and capital | 30,408,513 | 36,404,320 | 34,731,738 | 37,726,096 | 32,548,132 | -16.47 | 24.62 |
| Memoranda | | | | | | | |
| Non-interest-bearing deposits | 11,494,685 | 14,970,462 | 13,390,370 | 12,740,947 | 9,438,523 | -23.22 | 39.10 |
| Interest-bearing deposits | 13,003,878 | 14,843,206 | 14,718,995 | 18,255,642 | 17,040,134 | -12.39 | 20.21 |
| Total deposits | 24,498,563 | 29,813,668 | 28,109,365 | 30,996,589 | 26,478,657 | -17.83 | 28.39 |
| Long-term debt that reprices within 1 year | 386,543 | 269,985 | 270,582 | 0 | 0 | 43.17 | |
| Changes in Holding Company Equity Capital | | | | | | | |
| Equity capital, previous year-end as amended | 3,209,616 | 2,871,224 | 2,871,224 | 2,832,258 | 2,500,394 | | |
| Accounting restatements | 0 | 0 | 0 | -38,092 | 0 | | |
| Net income | 115,227 | 188,809 | 253,939 | 66,289 | 322,866 | | |
| Net sale of new perpetual preferred stock | 0 | 139,723 | 139,723 | 0 | 0 | | |
| Net sale of new common stock | 11,597 | 18,890 | 26,940 | 13,695 | 10,316 | | |
| Sale of treasury stock | 0 | 0 | 0 | 0 | 0 | | |
| Less: Purchase of treasury stock | 50,023 | 0 | 0 | 0 | 0 | | |
| Changes incident to business combinations | 0 | 0 | 0 | 0 | 0 | | |
| Less: Dividends declared | 12,938 | 14,408 | 18,721 | 9,750 | 9,750 | | |
| Change in other comprehensive income | -387,704 | -56,486 | -63,489 | 6,824 | 8,432 | | |
| Changes in debit to ESOP liability | 0 | 0 | 0 | 0 | 0 | | |
| Other adjustments to equity capital | 0 | 0 | 0 | 0 | 0 | | |
| Holding company equity capital, ending balance | 2,885,775 | 3,147,752 | 3,209,616 | 2,871,224 | 2,832,258 | | |

Percent Composition of Assets

| | 09/30/2022 | | | 09/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 1 | Pct |
| Percent of Total Assets | | | | | | | | | | | | | | | |
| Real estate loans | 15.89 | 39.88 | 15 | 14.47 | 36.06 | 13 | 13.73 | 36.25 | 13 | 16.52 | 36.22 | 16 | 27 | 37.78 | 31 |
| Commercial and industrial loans | 33.60 | 11.23 | 99 | 21.15 | 11.11 | 91 | 23.74 | 10.76 | 92 | 19.02 | 13.52 | 77 | 23.29 | 12.02 | 92 |
| Loans to individuals | 0.79 | 3.58 | 37 | 0.67 | 3.60 | 32 | 0.74 | 3.36 | 37 | 0.25 | 3.40 | 18 | 0.24 | 4.20 | 15 |
| Loans to depository institutions and acceptances of other banks | 0 | 0.02 | 33 | 0 | 0.02 | 32 | 0 | 0.02 | 34 | 0 | 0.03 | 31 | 0 | 0.04 | 29 |
| Agricultural loans..... | 0.01 | 0.19 | 39 | 0.01 | 0.21 | 33 | 0.01 | 0.18 | 35 | 0.01 | 0.19 | 34 | 0.02 | 0.24 | 39 |
| Other loans and leases..... | 25.30 | 4.52 | 98 | 29.16 | 4.26 | 98 | 27.67 | 4.47 | 98 | 29.90 | 4.63 | 99 | 33.32 | 5.01 | 99 |
| Net loans and leases..... | 74.63 | 63.09 | 79 | 64.66 | 58.81 | 66 | 65.08 | 58.67 | 66 | 64.83 | 61.58 | 52 | 83.04 | 63.77 | 97 |
| Debt securities over 1 year..... | 10.93 | 18.76 | 19 | 9.91 | 18.32 | 20 | 10.15 | 19.46 | 16 | 8.35 | 15.55 | 17 | 0.61 | 14.60 | 5 |
| Mutual funds and equity securities | 0.11 | 0.05 | 81 | 0.11 | 0.05 | 78 | 0.13 | 0.06 | 77 | 0.09 | 0.05 | 75 | 0.08 | 0.06 | 69 |
| Subtotal | 85.67 | 83.05 | 51 | 74.68 | 78.17 | 29 | 75.36 | 79.22 | 27 | 73.27 | 78.16 | 20 | 83.73 | 79.65 | 50 |
| Interest-bearing bank balances | 11.18 | 3.61 | 92 | 22.85 | 9.37 | 91 | 22.36 | 8.50 | 93 | 23.94 | 7.51 | 96 | 13.01 | 3.06 | 96 |
| Federal funds sold and reverse repos | 0 | 0.52 | 27 | 0 | 0.53 | 27 | 0 | 0.54 | 28 | 0 | 0.82 | 26 | 0.09 | 1.57 | 66 |
| Debt securities 1 year or less | 0.04 | 1.71 | 3 | 0.04 | 1.51 | 5 | 0.04 | 1.56 | 4 | 0.04 | 1.68 | 4 | 0.05 | 1.91 | 4 |
| Trading assets | 0.08 | 0.59 | 55 | 0.16 | 0.58 | 54 | 0.11 | 0.49 | 51 | 0.26 | 1.01 | 47 | 0.14 | 1.19 | 46 |
| Total earning assets..... | 96.98 | 90.76 | 99 | 97.73 | 91.57 | 99 | 97.87 | 91.77 | 99 | 97.51 | 91.05 | 99 | 97.02 | 89.53 | 99 |
| Non-interest cash and due from depository institutions..... | 0.79 | 0.98 | 33 | 0.60 | 0.99 | 19 | 0.52 | 0.82 | 22 | 0.46 | 1.07 | 9 | 0.50 | 1.14 | 9 |
| Other real estate owned..... | 0 | 0.01 | 12 | 0 | 0.01 | 6 | 0 | 0.01 | 9 | 0 | 0.02 | 4 | 0 | 0.03 | 4 |
| All other assets..... | 2.23 | 8.19 | 0 | 1.68 | 7.39 | 0 | 1.61 | 7.35 | 0 | 2.03 | 7.82 | 0 | 2.48 | 9.27 | 0 |
| Memoranda | | | | | | | | | | | | | | | |
| Short-term investments | 11.22 | 6.75 | 82 | 22.89 | 12.31 | 87 | 22.40 | 11.47 | 87 | 23.98 | 11.17 | 87 | 13.15 | 7.63 | 80 |
| U.S. Treasury securities..... | 2.10 | 1.98 | 66 | 0 | 1.18 | 12 | 0 | 1.47 | 10 | 0 | 0.84 | 17 | 0 | 1.03 | 11 |
| US agency securities (excluding mortgage-backed securities) | 0.33 | 0.81 | 48 | 0.33 | 0.75 | 51 | 0.35 | 0.82 | 51 | 0.33 | 0.63 | 52 | 0 | 0.54 | 13 |
| Municipal securities | 0 | 1.69 | 7 | 0 | 1.70 | 7 | 0 | 1.73 | 6 | 0 | 1.69 | 8 | 0 | 1.34 | 7 |
| Mortgage-backed securities | 8.47 | 12.93 | 28 | 9.08 | 13.46 | 30 | 9.29 | 14.14 | 30 | 7.50 | 11.75 | 32 | 0.02 | 11.44 | 3 |
| Asset-backed securities | 0.07 | 0.85 | 44 | 0.54 | 0.47 | 69 | 0.55 | 0.50 | 70 | 0.56 | 0.32 | 77 | 0.64 | 0.28 | 77 |
| Other debt securities | 0 | 0.51 | 8 | 0 | 0.51 | 8 | 0 | 0.53 | 8 | 0 | 0.42 | 10 | 0 | 0.39 | 9 |
| Loans held-for-sale..... | 10.33 | 0.30 | 97 | 0.03 | 0.50 | 24 | 0.02 | 0.55 | 29 | 0.75 | 0.52 | 71 | 7.92 | 0.39 | 96 |
| Loans held for investment | 65.07 | 63.03 | 50 | 65.24 | 58.34 | 69 | 65.67 | 58.06 | 67 | 64.76 | 61.72 | 51 | 75.72 | 63.50 | 83 |
| Real estate loans secured by 1–4 family | 1.14 | 12.79 | 6 | 1.04 | 11.57 | 6 | 1.06 | 11.46 | 6 | 1.69 | 11.91 | 10 | 9.32 | 13.29 | 34 |
| Revolving | 0.01 | 1.52 | 9 | 0.01 | 1.44 | 9 | 0.01 | 1.42 | 9 | 0.01 | 1.66 | 11 | 0.01 | 2.07 | 10 |
| Closed-end, secured by first liens | 1.12 | 10.86 | 9 | 1.03 | 9.73 | 9 | 1.05 | 9.67 | 9 | 1.67 | 9.81 | 11 | 9.31 | 10.69 | 43 |
| Closed-end, secured by junior liens | 0 | 0.19 | 3 | 0 | 0.19 | 2 | 0 | 0.17 | 3 | 0 | 0.22 | 6 | 0 | 0.28 | 8 |
| Commercial real estate loans | 14.71 | 24.89 | 24 | 13.38 | 22.35 | 25 | 12.62 | 22.69 | 24 | 14.80 | 22.22 | 28 | 17.63 | 22.23 | 38 |
| Construction and land development | 6.22 | 3.92 | 75 | 5.61 | 3.40 | 81 | 5.25 | 3.34 | 73 | 6.53 | 3.40 | 81 | 8.07 | 3.44 | 88 |
| Multifamily | 1.66 | 3.87 | 32 | 0.98 | 3.32 | 26 | 0.91 | 3.57 | 22 | 1.34 | 3.12 | 27 | 1.29 | 3.01 | 33 |
| Nonfarm nonresidential | 6.82 | 15.73 | 21 | 6.79 | 14.65 | 21 | 6.46 | 14.57 | 22 | 6.93 | 14.72 | 26 | 8.26 | 14.69 | 30 |
| Real estate loans secured by farmland..... | 0.04 | 0.34 | 41 | 0.05 | 0.35 | 42 | 0.05 | 0.30 | 47 | 0.04 | 0.33 | 41 | 0.05 | 0.36 | 42 |

Loan Mix and Analysis of Concentrations of Credit

| | 09/30/2022 | | | 09/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 1 | Pct |
| | 21.07 | 62.29 | 7 | 22.17 | 60.51 | 7 | 20.90 | 61.05 | 7 | 25.23 | 57.15 | 10 | 32.28 | 57.46 | 15 |
| Loan Mix, Percent of Gross Loans and Leases | | | | | | | | | | | | | | | |
| Real estate loans | 21.07 | 62.29 | 7 | 22.17 | 60.51 | 7 | 20.90 | 61.05 | 7 | 25.23 | 57.15 | 10 | 32.28 | 57.46 | 15 |
| Real estate loans secured by 1–4 family..... | 1.51 | 20.65 | 6 | 1.60 | 20 | 6 | 1.62 | 19.86 | 6 | 2.57 | 19.43 | 9 | 11.15 | 20.75 | 23 |
| Revolving | 0.02 | 2.39 | 7 | 0.02 | 2.47 | 7 | 0.02 | 2.43 | 9 | 0.02 | 2.64 | 10 | 0.02 | 3.15 | 8 |
| Closed-end..... | 1.49 | 18.01 | 6 | 1.58 | 17.35 | 7 | 1.60 | 17.24 | 7 | 2.55 | 16.59 | 9 | 11.13 | 17.39 | 28 |
| Commercial real estate loans | 19.51 | 38.12 | 22 | 20.51 | 37.13 | 23 | 19.20 | 37.86 | 22 | 22.60 | 34.63 | 25 | 21.07 | 33.52 | 27 |
| Construction and land development..... | 8.25 | 6.10 | 69 | 8.60 | 5.69 | 76 | 7.99 | 5.65 | 70 | 9.96 | 5.26 | 82 | 9.65 | 5.09 | 80 |
| 1–4 family..... | 1.97 | 1.40 | 69 | 2.28 | 1.19 | 79 | 2.23 | 1.18 | 77 | 2.43 | 0.93 | 84 | 2.59 | 0.94 | 84 |
| Other..... | 6.29 | 4.62 | 67 | 6.32 | 4.46 | 70 | 5.76 | 4.40 | 64 | 7.53 | 4.19 | 82 | 7.05 | 4.02 | 78 |
| Multifamily..... | 2.20 | 5.86 | 26 | 1.51 | 5.41 | 16 | 1.38 | 5.78 | 15 | 2.05 | 4.96 | 24 | 1.55 | 4.69 | 21 |
| Nonfarm nonresidential | 9.05 | 24.30 | 18 | 10.40 | 24.45 | 20 | 9.83 | 24.56 | 19 | 10.58 | 22.93 | 23 | 9.88 | 22.15 | 23 |
| Owner-occupied..... | 3.37 | 8.11 | 24 | 3.48 | 8.31 | 21 | 3.59 | 8.29 | 23 | 3.49 | 7.68 | 23 | 3.05 | 7.72 | 26 |
| Other..... | 5.68 | 15.95 | 16 | 6.92 | 15.83 | 21 | 6.24 | 15.94 | 18 | 7.10 | 14.95 | 23 | 6.84 | 14.34 | 22 |
| Real estate loans secured by farmland..... | 0.06 | 0.55 | 40 | 0.07 | 0.61 | 40 | 0.08 | 0.54 | 43 | 0.06 | 0.54 | 41 | 0.06 | 0.55 | 40 |
| Loans to depository institutions and acceptances of other banks..... | 0 | 0.04 | 33 | 0 | 0.03 | 32 | 0 | 0.04 | 34 | 0 | 0.06 | 31 | 0 | 0.11 | 29 |
| Commercial and industrial loans | 44.56 | 18.37 | 96 | 32.41 | 19.45 | 84 | 36.14 | 18.86 | 87 | 29.04 | 22.17 | 75 | 27.84 | 19.53 | 76 |
| Loans to individuals | 1.05 | 6.24 | 32 | 1.03 | 6.58 | 29 | 1.12 | 6.24 | 32 | 0.37 | 6.13 | 17 | 0.28 | 7.13 | 10 |
| Credit card loans | 0 | 0.53 | 22 | 0 | 0.51 | 22 | 0 | 0.53 | 22 | 0 | 0.65 | 22 | 0 | 0.81 | 21 |
| Agricultural loans..... | 0.02 | 0.31 | 36 | 0.02 | 0.38 | 32 | 0.02 | 0.34 | 35 | 0.02 | 0.32 | 34 | 0.02 | 0.37 | 38 |
| Other loans and leases..... | 33.55 | 8.16 | 93 | 44.67 | 8.42 | 93 | 42.13 | 8.75 | 94 | 45.64 | 9.09 | 93 | 39.84 | 9.85 | 92 |
| Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted) | | | | | | | | | | | | | | | |
| Real estate loans | 132.46 | 411.16 | 11 | 150.46 | 383.43 | 12 | 133.93 | 391.81 | 10 | 194.77 | 381.27 | 17 | 282.76 | 391.26 | 30 |
| Real estate loans secured by 1–4 family..... | 9.46 | 133.66 | 5 | 10.83 | 124.74 | 6 | 10.38 | 126.06 | 6 | 19.86 | 125.03 | 10 | 97.65 | 138.18 | 35 |
| Revolving | 0.11 | 15.46 | 8 | 0.13 | 15.53 | 8 | 0.13 | 15.44 | 8 | 0.15 | 17.42 | 10 | 0.16 | 21.26 | 8 |
| Closed-end..... | 9.35 | 116.59 | 6 | 10.70 | 107.54 | 7 | 10.26 | 108.85 | 6 | 19.71 | 106.14 | 10 | 97.50 | 115.20 | 44 |
| Commercial real estate loans | 122.63 | 254.65 | 22 | 139.15 | 238.58 | 27 | 123.06 | 245.88 | 23 | 174.47 | 234.65 | 34 | 184.62 | 229.44 | 37 |
| Construction and land development..... | 51.89 | 39.81 | 64 | 58.36 | 36.07 | 77 | 51.18 | 35.95 | 67 | 76.91 | 35.62 | 86 | 84.53 | 34.95 | 90 |
| 1–4 family..... | 12.38 | 9.02 | 68 | 15.47 | 7.44 | 80 | 14.28 | 7.42 | 78 | 18.74 | 6.34 | 89 | 22.72 | 6.61 | 89 |
| Other..... | 39.51 | 30.27 | 66 | 42.89 | 28.34 | 73 | 36.90 | 28.11 | 63 | 58.18 | 28.16 | 87 | 61.80 | 27.32 | 87 |
| Multifamily..... | 13.86 | 40.47 | 27 | 10.23 | 35.29 | 21 | 8.85 | 38.66 | 17 | 15.85 | 32.74 | 32 | 13.54 | 31.04 | 33 |
| Nonfarm nonresidential | 56.88 | 161.09 | 18 | 70.56 | 156.30 | 21 | 63.02 | 158.05 | 20 | 81.71 | 155.06 | 27 | 86.56 | 152.10 | 31 |
| Owner-occupied..... | 21.18 | 53.43 | 24 | 23.61 | 52.63 | 26 | 23.03 | 52.99 | 26 | 26.92 | 52.37 | 28 | 26.68 | 53.07 | 30 |
| Other..... | 35.70 | 105.96 | 18 | 46.95 | 100.99 | 25 | 39.99 | 102.54 | 21 | 54.79 | 100.54 | 29 | 59.88 | 97.41 | 35 |
| Real estate loans secured by farmland..... | 0.37 | 3.36 | 38 | 0.48 | 3.67 | 42 | 0.48 | 3.22 | 43 | 0.44 | 3.44 | 41 | 0.48 | 3.60 | 41 |
| Loans to depository institutions and acceptances of other banks..... | 0 | 0.26 | 33 | 0 | 0.20 | 32 | 0 | 0.21 | 34 | 0 | 0.28 | 31 | 0 | 0.44 | 29 |
| Commercial and industrial loans | 280.13 | 115.08 | 96 | 219.89 | 116.17 | 88 | 231.57 | 114.45 | 88 | 224.19 | 139.91 | 84 | 243.90 | 122.02 | 91 |
| Loans to individuals | 6.59 | 35.47 | 33 | 6.96 | 36.56 | 33 | 7.19 | 34.55 | 35 | 2.89 | 37.47 | 18 | 2.48 | 43.51 | 15 |
| Credit card loans | 0 | 2.79 | 22 | 0 | 2.58 | 22 | 0 | 2.77 | 23 | 0 | 3.30 | 22 | 0 | 4.34 | 21 |
| Agricultural loans..... | 0.10 | 1.73 | 37 | 0.12 | 2.03 | 33 | 0.11 | 1.86 | 34 | 0.13 | 1.88 | 36 | 0.18 | 2.18 | 40 |
| Other loans and leases..... | 210.91 | 50.11 | 96 | 303.13 | 47.63 | 98 | 269.94 | 51.06 | 97 | 352.37 | 49.54 | 99 | 349.01 | 52.44 | 99 |
| Supplemental | | | | | | | | | | | | | | | |
| Non-owner occupied CRE loans / Gross loans | 21.39 | 30.74 | 31 | 20.93 | 29.25 | 31 | 20.19 | 30.07 | 29 | 22.06 | 27.32 | 36 | 21.28 | 26.45 | 39 |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | 134.48 | 205.31 | 29 | 142.01 | 187.63 | 34 | 129.37 | 195.33 | 32 | 170.35 | 183.76 | 46 | 186.41 | 178.57 | 50 |
| Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) | 155.66 | 262.15 | 25 | 165.63 | 244.92 | 31 | 152.40 | 252.85 | 26 | 197.28 | 240.85 | 35 | 213.09 | 236.10 | 43 |

Liquidity and Funding

| | 09/30/2022 | | | 09/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 1 | Pct |
| Percent of Total Assets | | | | | | | | | | | | | | | |
| Short-term investments | 11.22 | 6.75 | 82 | 22.89 | 12.31 | 87 | 22.40 | 11.47 | 87 | 23.98 | 11.17 | 87 | 13.15 | 7.63 | 80 |
| Liquid assets | 22.96 | 23.63 | 53 | 33.01 | 29.12 | 59 | 32.62 | 29.03 | 58 | 32.49 | 26.22 | 72 | 13.76 | 22.44 | 24 |
| Investment securities | 11.08 | 20.98 | 15 | 10.06 | 20.37 | 14 | 10.32 | 21.63 | 12 | 8.47 | 17.85 | 13 | 0.74 | 16.99 | 3 |
| Net loans and leases | 74.63 | 63.09 | 79 | 64.66 | 58.81 | 66 | 65.08 | 58.67 | 66 | 64.83 | 61.58 | 52 | 83.04 | 63.77 | 97 |
| Net loans, leases and standby letters of credit | 76.01 | 63.92 | 80 | 65.59 | 59.61 | 68 | 66.11 | 59.49 | 69 | 65.54 | 62.48 | 53 | 83.85 | 64.84 | 96 |
| Core deposits | 75.49 | 74.28 | 42 | 74.98 | 75.52 | 33 | 73.96 | 75.71 | 29 | 72.49 | 70.67 | 41 | 68.35 | 63.09 | 53 |
| Noncore funding | 11.57 | 12.30 | 57 | 13.71 | 10.15 | 75 | 14.10 | 10.30 | 74 | 17.96 | 14.13 | 72 | 20.82 | 19.36 | 66 |
| Time deposits of \$250K or more | 0.89 | 1.67 | 32 | 0.69 | 1.67 | 24 | 0.54 | 1.58 | 18 | 1 | 2.11 | 25 | 1.05 | 2.94 | 17 |
| Foreign deposits | 0 | 0.33 | 39 | 0 | 0.33 | 39 | 0 | 0.34 | 39 | 0 | 0.36 | 39 | 0 | 0.43 | 38 |
| Federal funds purchased and repos | 0 | 1.24 | 24 | 0.01 | 1.19 | 23 | 0.01 | 1.23 | 24 | 0.30 | 1.47 | 36 | 0.44 | 1.94 | 35 |
| Secured federal funds purchased | 0 | 0 | 48 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 48 | 0 | 0 | 49 |
| Net federal funds purchased (sold) | 0 | 0.58 | 39 | 0.01 | 0.54 | 39 | 0.01 | 0.54 | 41 | 0.30 | 0.54 | 50 | 0.34 | 0.48 | 50 |
| Commercial paper | 0 | 0.02 | 45 | 0 | 0.01 | 45 | 0 | 0.01 | 45 | 0 | 0.01 | 44 | 0 | 0.02 | 45 |
| Other borrowings w/remaining maturity of 1 year or less | 5.59 | 2.18 | 84 | 6.04 | 0.88 | 94 | 6.33 | 1 | 94 | 7.99 | 1.24 | 94 | 7.38 | 3.01 | 91 |
| Earning assets that reprice within 1 year | 82.03 | 35.71 | 98 | 84.27 | 38.80 | 98 | 84.26 | 37.37 | 98 | 84.15 | 39.38 | 99 | 90.67 | 39.29 | 99 |
| Interest-bearing liabilities that reprice within 1 year | 5.10 | 6.79 | 50 | 3.50 | 6.64 | 28 | 3.05 | 6.39 | 25 | 3.49 | 8.20 | 17 | 8.65 | 10.19 | 49 |
| Long-term debt that reprices within 1 year | 1.27 | 0.38 | 83 | 0.74 | 0.27 | 82 | 0.78 | 0.26 | 82 | 0 | 0.47 | 27 | 0 | 0.96 | 25 |
| Net assets that reprice within 1 year | 75.66 | 27.35 | 99 | 80.03 | 30.83 | 98 | 80.43 | 29.65 | 98 | 80.65 | 29.11 | 99 | 82.02 | 26.63 | 99 |
| Other Liquidity and Funding Ratios | | | | | | | | | | | | | | | |
| Net noncore funding dependence | 0.40 | 5.89 | 26 | -12.29 | -3.31 | 25 | -11.02 | -2.33 | 22 | -8.22 | 3.20 | 17 | 9.16 | 14.45 | 34 |
| Net short-term noncore funding dependence | -0.77 | 0.87 | 33 | -13.80 | -9.17 | 29 | -12.55 | -7.71 | 29 | -11.40 | -4.76 | 22 | 9.07 | 3.38 | 64 |
| Short-term investment / Short-term noncore funding | 106.22 | 112.63 | 62 | 181.95 | 304.29 | 40 | 173.10 | 273.46 | 38 | 153.45 | 184.19 | 55 | 63.40 | 77.77 | 56 |
| Liquid assets - short-term noncore funding / Nonliquid assets | 16.08 | 24.05 | 42 | 30.51 | 36.72 | 46 | 29.21 | 36.68 | 41 | 24.97 | 28.18 | 53 | -8.10 | 16.97 | 9 |
| Net loans and leases / Total deposits | 92.64 | 79.04 | 78 | 78.95 | 73.05 | 66 | 80.41 | 72.79 | 70 | 78.91 | 79.43 | 48 | 102.08 | 90.31 | 83 |
| Net loans and leases / Core deposits | 98.86 | 86.19 | 72 | 86.23 | 78.83 | 66 | 88 | 78.25 | 71 | 89.44 | 88.34 | 60 | 121.49 | 103.93 | 80 |
| Held-to-maturity securities appreciation (depreciation) / Tier 1 capital | -3.98 | -10.05 | 65 | | 0.50 | | | 0.12 | | | 1.57 | | | 0.72 | |
| Available-for-sale securities appreciation (depreciation) / Tier 1 capital | -11.91 | -19.27 | 68 | -1.56 | 1.06 | 4 | -1.80 | -0.25 | 15 | 0.67 | 4.31 | 7 | 0.39 | 1.36 | 30 |
| Structured notes appreciation (depreciation) / Tier 1 capital | -0.09 | -0.47 | 60 | -0.09 | 0 | 12 | -0.09 | -0.02 | 16 | -0.11 | 0.02 | 5 | -0.09 | 0 | 5 |
| Percent of Investment Securities | | | | | | | | | | | | | | | |
| Held-to-maturity securities | 28.37 | 26.09 | 50 | 0 | 13.65 | 14 | 0 | 14.28 | 13 | 0 | 11.38 | 15 | 0 | 12.67 | 14 |
| Available-for-sale securities | 70.65 | 71.92 | 48 | 98.89 | 84.59 | 66 | 98.73 | 83.77 | 68 | 98.94 | 87.23 | 67 | 89.32 | 85.40 | 45 |
| U.S. Treasury securities | 18.91 | 9.62 | 78 | 0 | 6.01 | 12 | 0 | 6.70 | 10 | 0 | 4.72 | 16 | 0 | 6.15 | 11 |
| US agency securities (excluding mortgage-backed securities) | 3.02 | 4.10 | 58 | 3.33 | 4.24 | 61 | 3.37 | 4.12 | 63 | 3.87 | 4.01 | 67 | 0 | 3.49 | 13 |
| Municipal securities | 0 | 8.02 | 7 | 0 | 8.38 | 7 | 0 | 8.22 | 6 | 0 | 9.83 | 7 | 0 | 7.75 | 7 |
| Mortgage-backed securities | 76.45 | 62.34 | 68 | 90.20 | 66.09 | 83 | 90 | 66.54 | 87 | 88.49 | 66.64 | 78 | 2.20 | 67.43 | 2 |
| Asset-backed securities | 0.64 | 4.33 | 46 | 5.37 | 2.45 | 76 | 5.35 | 2.50 | 77 | 6.59 | 1.91 | 82 | 87.13 | 1.66 | 99 |
| Other debt securities | 0 | 3.02 | 8 | 0 | 3.01 | 8 | 0 | 3.08 | 8 | 0 | 3.01 | 9 | 0 | 2.94 | 9 |
| Mutual funds and equity securities | 0.98 | 0.27 | 89 | 1.11 | 0.29 | 87 | 1.27 | 0.29 | 89 | 1.06 | 0.35 | 84 | 10.68 | 0.40 | 98 |
| Debt securities 1 year or less | 0.40 | 9.28 | 6 | 0.39 | 8.18 | 7 | 0.39 | 7.78 | 5 | 0.45 | 10.55 | 6 | 6.69 | 11.86 | 42 |
| Debt securities 1 to 5 years | 18.91 | 20.14 | 55 | 1.20 | 17.39 | 8 | 0.57 | 18.25 | 4 | 0.02 | 17.03 | 2 | 0.45 | 17.94 | 4 |
| Debt securities over 5 years | 79.71 | 68.28 | 66 | 97.31 | 72.07 | 96 | 97.76 | 71.11 | 96 | 98.47 | 69.86 | 96 | 82.18 | 66.02 | 64 |
| Pledged securities | 0.59 | 31.26 | 4 | 0.69 | 33.37 | 3 | 0.67 | 32.26 | 4 | 1.05 | 35.67 | 5 | 1.97 | 30.57 | 8 |
| Structured notes, fair value | 0.35 | 0.20 | 86 | 0.32 | 0.06 | 90 | 0.33 | 0.11 | 88 | 0.36 | 0.02 | 93 | 4.99 | 0.03 | 96 |
| Percent Change from Prior Like Quarter | | | | | | | | | | | | | | | |
| Short-term investments | -59.04 | -40.81 | 34 | -20.46 | 64.27 | 11 | -14 | 27.98 | 21 | 111.39 | 183.32 | 47 | 49.04 | 26.69 | 73 |
| Investment securities | -8.03 | 11.76 | 22 | 167.96 | 32.48 | 96 | 12.10 | 31.36 | 30 | 1,232.79 | 23.62 | 99 | 99.53 | 11.75 | 97 |
| Core deposits | -15.90 | 4.57 | 1 | 0.83 | 16.96 | 3 | -6.07 | 16.94 | 1 | 22.92 | 26.88 | 41 | 32.06 | 11.23 | 88 |
| Noncore funding | -29.49 | 36.20 | 6 | -36.07 | -21.64 | 27 | -27.73 | -14.79 | 29 | 0.01 | -12.18 | 65 | -18.39 | 6.59 | 16 |

Derivatives and Off-Balance-Sheet Transactions

| Dollar Amount in Thousands | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|------------|------------|------------|------------|------------|
| Loan commitments (reported semiannually, June/Dec) | | | 9,445,763 | 8,530,453 | 8,066,656 |
| Commit: Secured commercial real estate loans | 3,249,053 | 2,780,628 | 2,892,296 | 2,909,060 | 2,587,574 |
| Commit: Unsecured real estate loans | 783,707 | 983,756 | 913,162 | 770,702 | 230,530 |
| Credit card lines (reported semiannually, June/Dec) | 0 | 0 | 0 | 0 | 0 |
| Securities underwriting | 419,517 | 340,075 | 356,503 | 267,909 | 261,706 |
| Standby letters of credit | 311 | 821 | 1,169 | 985 | 1,935 |
| Commercial and similar letters of credit | 0 | 0 | 0 | 0 | 0 |
| Securities lent | 343,294 | 109,204 | 79,211 | 119,482 | 146,715 |
| Credit derivatives - notional amount (holding company as guarantor) | 201,140 | 167,411 | 156,147 | 165,823 | 145,870 |
| Credit derivative contracts w/ purchased credit protection-investment grade.. | 343,294 | 109,204 | 79,211 | 119,482 | 146,715 |
| Credit derivative contracts w/ purchased credit protection-noninvest grade.. | 0 | 0 | 0 | 0 | 0 |
| Derivative Contracts | | | | | |
| Interest rate futures and forward contracts | 1,025,581 | 0 | 0 | 972,471 | 2,868,665 |
| Written options contracts (interest rate) | 130,415 | 204,655 | 191,291 | 565,634 | 639,163 |
| Purchased options contracts (interest rate)..... | 130,415 | 204,655 | 191,291 | 565,634 | 639,163 |
| Interest rate swaps..... | 6,989,586 | 3,715,954 | 3,536,090 | 4,165,912 | 3,096,468 |
| Futures and forward foreign exchange | 0 | 0 | 0 | 13,334 | 4,438 |
| Written options contracts (foreign exchange)..... | 0 | 0 | 0 | 0 | 0 |
| Purchased options contracts (foreign exchange)..... | 0 | 0 | 0 | 0 | 0 |
| Foreign exchange rate swaps | 0 | 0 | 0 | 0 | 0 |
| Commodity and other futures and forward contracts | 0 | 0 | 0 | 0 | 0 |
| Written options contracts (commodity and other)..... | 0 | 0 | 0 | 0 | 0 |
| Purchased options contracts (commodity and other)..... | 0 | 0 | 0 | 0 | 0 |
| Commodity and other swaps | 0 | 0 | 0 | 0 | 0 |

| BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | |
|---|----------|-------|-----|----------|-------|-------|----------|-------|-------|----------|-------|-------|----------|-------|----|
| Percent of Total Assets | | | | | | | | | | | | | | | |
| Loan commitments (reported semiannually, June/Dec) | | | | | | 27.20 | 22.78 | 69 | 22.61 | 22.01 | 57 | 24.78 | 23.52 | 61 | |
| Standby letters of credit | 1.38 | 0.66 | 86 | 0.93 | 0.66 | 75 | 1.03 | 0.65 | 79 | 0.71 | 0.71 | 65 | 0.80 | 0.84 | 61 |
| Commercial and similar letters of credit | 0 | 0.02 | 49 | 0 | 0.02 | 50 | 0 | 0.02 | 52 | 0 | 0.02 | 48 | 0.01 | 0.02 | 52 |
| Securities lent | 0 | 0.08 | 42 | 0 | 0.10 | 42 | 0 | 0.10 | 41 | 0 | 0.18 | 40 | 0 | 0.40 | 39 |
| Credit derivatives - notional amount (holding company as guarantor) | 1.13 | 0.27 | 86 | 0.30 | 0.24 | 70 | 0.23 | 0.24 | 68 | 0.32 | 0.35 | 69 | 0.45 | 0.42 | 69 |
| Credit derivatives - notional amount (holding company as beneficiary)..... | 0.66 | 0.17 | 87 | 0.46 | 0.18 | 79 | 0.45 | 0.18 | 80 | 0.44 | 0.30 | 79 | 0.45 | 0.52 | 79 |
| Credit derivative contracts w/ purchased credit protection-investment grade.. | 1.13 | 0.20 | 88 | 0.30 | 0.18 | 78 | 0.23 | 0.18 | 77 | 0.32 | 0.25 | 77 | 0.45 | 0.30 | 79 |
| Credit derivative contracts w/ purchased credit protection-noninvest grade.. | 0 | 0.19 | 33 | 0 | 0.13 | 35 | 0 | 0.13 | 34 | 0 | 0.30 | 33 | 0 | 0.45 | 34 |
| Derivative contracts | 27.22 | 44.74 | 66 | 11.33 | 47.31 | 37 | 11.28 | 46.30 | 40 | 16.65 | 48.62 | 43 | 22.27 | 68.47 | 53 |
| Interest rate contracts | 27.22 | 32.78 | 68 | 11.33 | 35.15 | 40 | 11.28 | 32.46 | 42 | 16.62 | 34.36 | 44 | 22.25 | 47.31 | 57 |
| Interest rate futures and forward contracts | 3.37 | 3.53 | 82 | 0 | 4.39 | 13 | 0 | 3.25 | 12 | 2.58 | 6.21 | 70 | 8.81 | 10.67 | 80 |
| Written options contracts (interest rate) | 0.43 | 1.49 | 58 | 0.56 | 1.69 | 49 | 0.55 | 1.41 | 55 | 1.50 | 2.18 | 61 | 1.96 | 2.47 | 73 |
| Purchased options contracts (interest rate)..... | 0.43 | 1.57 | 63 | 0.56 | 1.29 | 66 | 0.55 | 1.31 | 68 | 1.50 | 1.46 | 75 | 1.96 | 2.65 | 73 |
| Interest rate swaps | 22.99 | 23.04 | 66 | 10.21 | 20.27 | 46 | 10.18 | 20.49 | 47 | 11.04 | 20.83 | 41 | 9.51 | 28.86 | 33 |
| Foreign exchange contracts | 0 | 6.65 | 26 | 0 | 6.12 | 25 | 0 | 6.30 | 26 | 0.04 | 6.01 | 55 | 0.01 | 10.12 | 48 |
| Futures and forward foreign exchange contracts | 0 | 4.26 | 27 | 0 | 3.76 | 27 | 0 | 3.78 | 27 | 0.04 | 3.47 | 55 | 0.01 | 5.23 | 50 |
| Written options contracts (foreign exchange)..... | 0 | 0.04 | 40 | 0 | 0.04 | 40 | 0 | 0.04 | 40 | 0 | 0.03 | 40 | 0 | 0.05 | 39 |
| Purchased options contracts (foreign exchange)..... | 0 | 0.04 | 40 | 0 | 0.04 | 40 | 0 | 0.04 | 40 | 0 | 0.04 | 40 | 0 | 0.08 | 39 |
| Foreign exchange rate swaps | 0 | 0.85 | 38 | 0 | 0.76 | 39 | 0 | 0.76 | 38 | 0 | 0.77 | 39 | 0 | 2.03 | 38 |
| Equity, commodity, and other derivative contracts..... | 0 | 1.18 | 35 | 0 | 0.91 | 34 | 0 | 0.92 | 34 | 0 | 1.86 | 32 | 0 | 3.32 | 31 |
| Commodity and other futures and forward contracts | 0 | 0.09 | 43 | 0 | 0.07 | 43 | 0 | 0.07 | 43 | 0 | 0.14 | 42 | 0 | 0.19 | 40 |
| Written options contracts (commodity and other)..... | 0 | 0.41 | 39 | 0 | 0.31 | 38 | 0 | 0.32 | 38 | 0 | 0.52 | 36 | 0 | 0.98 | 35 |
| Purchased options contracts (commodity and other)..... | 0 | 0.31 | 39 | 0 | 0.21 | 39 | 0 | 0.21 | 38 | 0 | 0.37 | 36 | 0 | 0.94 | 34 |
| Commodity and other swaps | 0 | 0.31 | 37 | 0 | 0.30 | 37 | 0 | 0.31 | 38 | 0 | 0.32 | 36 | 0 | 0.38 | 35 |
| Percent of Average Loans and Leases | | | | | | | | | | | | | | | |
| Loan commitments (reported semiannually, June/Dec) | | | | | | 40.54 | 44.98 | 56 | 32.70 | 42.82 | 50 | 30.47 | 45.53 | 39 | |

Derivative Instruments

| Dollar Amount in Thousands | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|--|------------|------------|------------|------------|------------|
| Notional Amount | | | | | |
| Derivative contracts | 8,275,997 | 4,125,264 | 3,918,672 | 6,282,985 | 7,247,897 |
| Interest rate contracts | 8,275,997 | 4,125,264 | 3,918,672 | 6,269,651 | 7,243,459 |
| Foreign exchange contracts..... | 0 | 0 | 0 | 13,334 | 4,438 |
| Equity, commodity, and other contracts | 0 | 0 | 0 | 0 | 0 |
| Derivatives Position | | | | | |
| Futures and forwards | 1,025,581 | 0 | 0 | 985,805 | 2,873,103 |
| Written options | 130,415 | 204,655 | 191,291 | 565,634 | 639,163 |
| Exchange-traded..... | 0 | 0 | 0 | 0 | 0 |
| Over-the-counter..... | 130,415 | 204,655 | 191,291 | 565,634 | 639,163 |
| Purchased options | 130,415 | 204,655 | 191,291 | 565,634 | 639,163 |
| Exchange-traded..... | 0 | 0 | 0 | 0 | 0 |
| Over-the-counter..... | 130,415 | 204,655 | 191,291 | 565,634 | 639,163 |
| Swaps | 6,989,586 | 3,715,954 | 3,536,090 | 4,165,912 | 3,096,468 |
| Held for trading..... | 8,275,997 | 4,125,264 | 3,918,672 | 5,310,514 | 4,379,232 |
| Interest rate contracts | 8,275,997 | 4,125,264 | 3,918,672 | 5,297,180 | 4,374,794 |
| Foreign exchange contracts..... | 0 | 0 | 0 | 13,334 | 4,438 |
| Equity, commodity, and other contracts | 0 | 0 | 0 | 0 | 0 |
| Non-traded..... | 0 | 0 | 0 | 972,471 | 2,868,665 |
| Interest rate contracts | 0 | 0 | 0 | 972,471 | 2,868,665 |
| Foreign exchange contracts..... | 0 | 0 | 0 | 0 | 0 |
| Equity, commodity, and other contracts | 0 | 0 | 0 | 0 | 0 |
| Derivative contracts (excluding futures and FX 14 days or less) | 8,488,876 | 4,029,813 | 3,806,592 | 5,836,833 | 6,755,449 |
| One year or less | 2,122,058 | 675,846 | 656,769 | 2,065,765 | 3,326,529 |
| Over 1 year to 5 years | 5,892,213 | 2,704,031 | 2,518,213 | 3,076,653 | 2,731,986 |
| Over 5 years | 474,605 | 649,936 | 631,610 | 694,415 | 696,934 |
| Gross negative fair value (absolute value) | 180,191 | 58,260 | 41,016 | 99,326 | 51,492 |
| Gross positive fair value..... | 100,520 | 58,260 | 41,016 | 102,791 | 48,866 |
| Held for trading..... | 100,520 | 58,260 | 41,016 | 97,117 | 46,901 |
| Non-traded..... | 0 | 0 | 0 | 5,674 | 1,965 |
| Current credit exposure on risk-based capital derivative contracts | 100,520 | 56,940 | 37,788 | 102,720 | 48,684 |
| Credit losses on derivative contracts | 0 | 0 | 0 | 0 | 0 |
| Past Due Derivative Instruments Fair Value | | | | | |
| 30-89 days past due..... | 0 | 0 | 0 | 0 | 0 |
| 90+ days past due | 0 | 0 | 0 | 0 | 0 |

Derivatives Analysis

| | 09/30/2022 | | | 09/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 1 | Pct |
| Percent of Notional Amount | | | | | | | | | | | | | | | |
| Interest rate contracts | 100 | 93.95 | 75 | 100 | 94.10 | 76 | 100 | 94.17 | 75 | 99.79 | 94.10 | 50 | 99.94 | 93.44 | 58 |
| Foreign exchange contracts | 0 | 3.10 | 25 | 0 | 3.22 | 25 | 0 | 3.47 | 25 | 0.21 | 3.49 | 55 | 0.06 | 3.20 | 45 |
| Equity, commodity, and other contracts | 0 | 1.15 | 35 | 0 | 1.21 | 34 | 0 | 1.14 | 34 | 0 | 1.17 | 32 | 0 | 1.64 | 31 |
| Futures and forwards | 12.39 | 9.12 | 70 | 0 | 12.59 | 8 | 0 | 11.16 | 7 | 15.69 | 14.05 | 63 | 39.64 | 13.49 | 84 |
| Written options | 1.58 | 5.29 | 45 | 4.96 | 7.18 | 53 | 4.88 | 6.28 | 58 | 9 | 8.18 | 66 | 8.82 | 5.91 | 72 |
| Exchange-traded | 0 | 0.14 | 42 | 0 | 0.11 | 42 | 0 | 0.12 | 42 | 0 | 0.14 | 40 | 0 | 0.15 | 42 |
| Over-the-counter | 1.58 | 4.93 | 47 | 4.96 | 6.91 | 54 | 4.88 | 5.96 | 59 | 9 | 7.73 | 69 | 8.82 | 5.10 | 78 |
| Purchased options | 1.58 | 4.14 | 55 | 4.96 | 3.41 | 68 | 4.88 | 3.27 | 69 | 9 | 3.42 | 78 | 8.82 | 4.42 | 74 |
| Exchange-traded | 0 | 0.14 | 41 | 0 | 0.12 | 41 | 0 | 0.12 | 41 | 0 | 0.15 | 40 | 0 | 0.28 | 39 |
| Over-the-counter | 1.58 | 3.58 | 58 | 4.96 | 3.01 | 70 | 4.88 | 2.87 | 71 | 9 | 2.86 | 82 | 8.82 | 3.35 | 80 |
| Swaps | 84.46 | 77.96 | 52 | 90.08 | 71.71 | 65 | 90.24 | 74.26 | 60 | 66.30 | 68.76 | 39 | 42.72 | 69.75 | 20 |
| Held for trading | 100 | 38.03 | 97 | 100 | 40.70 | 97 | 100 | 40.42 | 97 | 84.52 | 43.53 | 72 | 60.42 | 44.16 | 50 |
| Interest rate contracts | 100 | 31.70 | 97 | 100 | 34.66 | 97 | 100 | 34.15 | 97 | 84.31 | 36.62 | 83 | 60.36 | 37.24 | 59 |
| Foreign exchange contracts | 0 | 1.66 | 34 | 0 | 1.55 | 33 | 0 | 1.68 | 33 | 0.21 | 1.60 | 67 | 0.06 | 1.60 | 60 |
| Equity, commodity, and other contracts | 0 | 0.57 | 40 | 0 | 0.61 | 40 | 0 | 0.60 | 39 | 0 | 0.68 | 38 | 0 | 0.83 | 36 |
| Non-traded | 0 | 61.97 | 2 | 0 | 59.30 | 2 | 0 | 59.58 | 2 | 15.48 | 56.47 | 27 | 39.58 | 55.84 | 49 |
| Interest rate contracts | 0 | 57.96 | 2 | 0 | 56.22 | 3 | 0 | 56.71 | 3 | 15.48 | 53.82 | 27 | 39.58 | 52.22 | 50 |
| Foreign exchange contracts | 0 | 0.39 | 33 | 0 | 0.36 | 33 | 0 | 0.40 | 33 | 0 | 0.46 | 34 | 0 | 0.34 | 33 |
| Equity, commodity, and other contracts | 0 | 0.10 | 38 | 0 | 0.11 | 38 | 0 | 0.09 | 38 | 0 | 0.10 | 37 | 0 | 0.13 | 38 |
| Derivative contracts (excluding futures and forex 14 days or less) | 102.57 | 93.16 | 80 | 97.69 | 91.91 | 51 | 97.14 | 92.53 | 45 | 92.90 | 91.48 | 36 | 93.21 | 93.86 | 31 |
| One year or less | 25.64 | 37.29 | 48 | 16.38 | 27.90 | 46 | 16.76 | 27.56 | 46 | 32.88 | 32.05 | 60 | 45.90 | 32.17 | 68 |
| Over 1 year to 5 years | 71.20 | 22.61 | 97 | 65.55 | 29.78 | 96 | 64.26 | 27.01 | 95 | 48.97 | 27.06 | 82 | 37.69 | 30.45 | 62 |
| Over 5 years | 5.73 | 26.09 | 25 | 15.76 | 29.19 | 36 | 16.12 | 29.89 | 37 | 11.05 | 29.56 | 27 | 9.62 | 28.09 | 29 |
| Gross negative fair value (absolute value) | 2.18 | 2.48 | 41 | 1.41 | 1.18 | 63 | 1.05 | 0.98 | 57 | 1.58 | 1.55 | 59 | 0.71 | 0.83 | 50 |
| Gross positive fair value | 1.21 | 2.55 | 30 | 1.41 | 1.59 | 45 | 1.05 | 1.34 | 35 | 1.64 | 2.23 | 39 | 0.67 | 1.19 | 28 |
| Percent of Tier 1 Capital | | | | | | | | | | | | | | | |
| Gross negative fair value, absolute value (X) | 0.05 | 0.10 | 53 | 0.02 | 0.05 | 51 | 0.01 | 0.04 | 43 | 0.03 | 0.07 | 53 | 0.02 | 0.06 | 54 |
| Gross positive fair value (X) | 0.03 | 0.10 | 46 | 0.02 | 0.06 | 32 | 0.01 | 0.05 | 30 | 0.03 | 0.09 | 38 | 0.02 | 0.07 | 37 |
| Held for trading (X) | 0.03 | 0.06 | 68 | 0.02 | 0.05 | 53 | 0.01 | 0.04 | 50 | 0.03 | 0.07 | 50 | 0.02 | 0.06 | 50 |
| Non-traded (X) | 0 | 0.02 | 4 | 0 | 0.01 | 5 | 0 | 0.01 | 5 | 0 | 0.02 | 27 | 0 | 0.01 | 29 |
| Current credit exposure (X) | 0.03 | 0.06 | 56 | 0.02 | 0.05 | 43 | 0.01 | 0.04 | 36 | 0.03 | 0.06 | 45 | 0.02 | 0.05 | 42 |
| Credit losses on derivative contracts | 0 | 0 | 50 | 0 | 0 | 46 | 0 | 0 | 46 | 0 | 0 | 43 | 0 | 0 | 45 |
| Past Due Derivative Instruments Fair Value | | | | | | | | | | | | | | | |
| 30-89 days past due | 0 | 0 | 47 | 0 | 0 | 48 | 0 | 0 | 47 | 0 | 0 | 46 | 0 | 0 | 47 |
| 90+ days past due | 0 | 0 | 48 | 0 | 0 | 47 | 0 | 0 | 47 | 0 | 0 | 47 | 0 | 0 | 48 |
| Other Ratios | | | | | | | | | | | | | | | |
| Current credit exposure / Risk-weighted assets | 0.37 | 0.70 | 56 | 0.21 | 0.59 | 40 | 0.14 | 0.46 | 35 | 0.35 | 0.85 | 38 | 0.16 | 0.73 | 38 |

Allowance and Net Loan and Lease Losses

| Dollar Amount in Thousands | 09/30/2022 | | 09/30/2021 | | 12/31/2021 | | 12/31/2020 | | 12/31/2019 | | | | | | |
|--|------------|---------|------------|----------|------------|---------|------------|---------|------------|----------|--------|-----|----------|--------|----|
| Change: Allowance for Loan and Lease Losses excluding ATTR | | | | | | | | | | | | | | | |
| Beginning balance | | 211,866 | | 254,615 | | 254,615 | | 195,047 | | 191,522 | | | | | |
| Gross losses | | 6,463 | | 15,821 | | 19,597 | | 207,062 | | 77,639 | | | | | |
| Write-downs, transfers to loans held-for-sale | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Recoveries | | 1,593 | | 3,940 | | 6,679 | | 8,276 | | 3,370 | | | | | |
| Net losses | | 4,870 | | 11,881 | | 12,918 | | 198,786 | | 74,269 | | | | | |
| Provision for loan and lease losses | | 27,617 | | -20,777 | | -29,831 | | 249,769 | | 77,794 | | | | | |
| Adjustments | | 0 | | 0 | | 0 | | 8,585 | | 0 | | | | | |
| Ending balance | | 234,613 | | 221,957 | | 211,866 | | 254,615 | | 195,047 | | | | | |
| Memo: Allocated transfer risk reserve (ATTRR) | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | |
| Analysis Ratios | | | | | | | | | | | | | | | |
| Provision for loan and lease losses / Average assets | 0.11 | 0.09 | 66 | -0.07 | -0.12 | 59 | -0.08 | -0.09 | 48 | 0.67 | 0.51 | 76 | 0.25 | 0.15 | 76 |
| Provision for loan and lease losses / Average loans and leases | 0.16 | 0.16 | 58 | -0.12 | -0.21 | 59 | -0.13 | -0.16 | 48 | 0.96 | 0.82 | 66 | 0.29 | 0.24 | 67 |
| Provision for loan and lease losses / Net loan and lease losses | 567.08 | 151.30 | 83 | -174.88 | -65.12 | 36 | -230.93 | -105.48 | 29 | 125.65 | 487.86 | 5 | 104.75 | 130.58 | 39 |
| Allowance for loan and lease losses / Total loans and leases not held for sale | 1.19 | 1.17 | 57 | 0.93 | 1.32 | 22 | 0.93 | 1.23 | 25 | 1.04 | 1.58 | 18 | 0.79 | 0.83 | 46 |
| Allowance for loan and lease losses / Total loans and leases | 1.02 | 1.15 | 38 | 0.93 | 1.30 | 24 | 0.93 | 1.20 | 26 | 1.03 | 1.55 | 17 | 0.72 | 0.81 | 41 |
| Allowance for loan and lease losses / Net loans and leases losses (X) | 36.13 | 38.64 | 70 | 14.01 | 17.40 | 60 | 16.40 | 21.39 | 59 | 1.28 | 11.58 | 1 | 2.63 | 8.03 | 25 |
| Allowance for loan and lease losses / Nonaccrual assets | 630.61 | 428.13 | 77 | 253.57 | 330.05 | 46 | 292.22 | 364.13 | 50 | 197.44 | 299.17 | 39 | 86.54 | 218.72 | 19 |
| ALLL / 90+ days past due + nonaccrual loans and leases | 322.51 | 320.87 | 62 | 234.27 | 271.93 | 50 | 264.98 | 287.08 | 56 | 160.98 | 244.34 | 33 | 77.65 | 151.73 | 25 |
| Gross loan and lease losses / Average loans and leases | 0.04 | 0.16 | 25 | 0.09 | 0.20 | 29 | 0.08 | 0.19 | 28 | 0.79 | 0.34 | 89 | 0.29 | 0.28 | 61 |
| Recoveries / Average loans and leases | 0.01 | 0.07 | 8 | 0.02 | 0.08 | 22 | 0.03 | 0.08 | 24 | 0.03 | 0.07 | 27 | 0.01 | 0.08 | 13 |
| Net losses / Average loans and leases | 0.03 | 0.09 | 42 | 0.07 | 0.12 | 47 | 0.06 | 0.11 | 41 | 0.76 | 0.27 | 91 | 0.28 | 0.21 | 71 |
| Write-downs, transfers to loans held-for-sale / Average loans and leases | 0 | 0 | 44 | 0 | 0 | 44 | 0 | 0 | 43 | 0 | 0 | 44 | 0 | 0 | 40 |
| Recoveries / Prior year-end losses | 8.13 | 34.26 | 7 | 1.90 | 25.09 | 3 | 3.23 | 34.67 | 4 | 10.66 | 33.98 | 7 | 4.17 | 36.22 | 4 |
| Earnings coverage of net loan and lease losses (X) | 37.21 | 36.38 | 62 | 19.23 | 26.30 | 54 | 23.86 | 39.72 | 56 | 1.72 | 22.91 | 10 | 6.56 | 24.40 | 25 |
| Net Loan and Lease Losses By Type | | | | | | | | | | | | | | | |
| Real estate loans | 0.01 | -0.01 | 81 | 0.03 | 0.02 | 68 | 0.02 | 0.02 | 67 | 0 | 0.04 | 28 | 0.01 | 0.01 | 51 |
| Real estate loans secured by 1–4 family | 0.14 | -0.02 | 98 | 0 | -0.01 | 63 | 0 | -0.02 | 70 | 0 | 0.01 | 46 | 0.01 | 0.01 | 52 |
| Revolving | 0 | -0.06 | 75 | 0 | -0.07 | 64 | 0 | -0.07 | 69 | 0 | 0.01 | 54 | 0 | 0.02 | 43 |
| Closed-end | 0.14 | -0.01 | 97 | 0 | -0.01 | 66 | 0 | -0.01 | 67 | 0 | 0 | 48 | 0.01 | 0 | 58 |
| Commercial real estate loans | 0 | 0 | 69 | 0.03 | 0.04 | 61 | 0.02 | 0.04 | 60 | 0 | 0.07 | 23 | 0.01 | 0.01 | 52 |
| Construction and land development | 0 | -0.02 | 73 | 0 | 0.01 | 64 | 0 | 0 | 64 | 0 | 0 | 59 | 0 | -0.01 | 60 |
| 1–4 family | 0 | 0 | 59 | 0 | 0 | 57 | 0 | 0 | 57 | 0 | 0 | 59 | 0 | 0 | 55 |
| Other | 0 | -0.01 | 71 | 0 | 0.01 | 63 | 0 | 0 | 64 | 0 | 0 | 57 | 0 | -0.01 | 61 |
| Multifamily | 0 | 0 | 56 | 0 | 0.01 | 52 | 0 | 0.01 | 48 | 0.04 | 0 | 93 | 0 | 0 | 56 |
| Nonfarm nonresidential | 0.01 | 0 | 71 | 0.06 | 0.05 | 66 | 0.04 | 0.05 | 62 | 0 | 0.11 | 14 | 0.01 | 0.02 | 56 |
| Owner-occupied | 0 | 0 | 59 | 0 | 0.01 | 46 | 0 | 0.01 | 44 | 0 | 0.02 | 26 | 0 | 0.01 | 56 |
| Other | 0.01 | 0.01 | 74 | 0.06 | 0.04 | 72 | 0.04 | 0.04 | 66 | 0 | 0.08 | 24 | 0.01 | 0.01 | 69 |
| Real estate loans secured by farmland | 0 | 0 | 55 | 0 | -0.01 | 55 | 0 | 0 | 54 | 0 | 0.02 | 46 | 0 | 0.01 | 48 |
| Commercial and industrial loans | 0.06 | 0.11 | 52 | 0.19 | 0.19 | 58 | 0.15 | 0.17 | 53 | 2.76 | 0.47 | 96 | 0.97 | 0.37 | 88 |
| Loans to individuals | 0.76 | | | 0.72 | | | 0.71 | | 0.42 | 1.13 | 25 | | | 1.17 | |
| Credit card loans | 1.94 | | | 2.27 | | | 1.84 | | | 2.92 | | | | 3.11 | |
| Agricultural loans | 0 | 0.02 | 50 | 0 | 0.02 | 49 | 0 | 0.02 | 48 | 0 | 0.19 | 35 | 0 | 0.08 | 37 |
| Loans to foreign governments and institutions | 0.05 | | | 0 | | | 0 | | | 0 | | | | 0 | |
| Other loans and leases | 0 | 0.13 | 30 | 0 | 0.09 | 18 | 0 | 0.10 | 16 | 0 | 0.15 | 41 | 0 | 0.15 | 30 |

Past Due and Nonaccrual Assets

| Dollar Amount in Thousands | 09/30/2022 | | 09/30/2021 | | 12/31/2021 | | 12/31/2020 | | 12/31/2019 | |
|---|------------|--------|------------|---------|------------|---------|------------|---------|------------|---------|
| 30+ Days Past Due and Nonaccrual Assets | | | | | | | | | | |
| 30–89 days past due loans and leases | | 19,778 | | 39,736 | | 24,222 | | 18,767 | | 30,125 |
| 90+ days past due loans and leases | | 35,541 | | 7,213 | | 7,453 | | 29,208 | | 25,791 |
| Nonaccrual loans and leases | | 37,204 | | 87,532 | | 72,502 | | 128,955 | | 225,384 |
| Total past due and nonaccrual loans and leases | | 92,523 | | 134,481 | | 104,177 | | 176,930 | | 281,300 |
| Restructured 30–89 days past due | | 0 | | 0 | | 0 | | 0 | | 0 |
| Restructured 90+ days past due | | 0 | | 0 | | 0 | | 0 | | 0 |
| Restructured nonaccrual | | 2,161 | | 23,731 | | 19,387 | | 45,432 | | 35,067 |
| Total restructured loans and leases | | 2,161 | | 23,731 | | 19,387 | | 45,432 | | 35,067 |
| 30–89 days past due loans held for sale | | 6,017 | | 0 | | 0 | | 0 | | 0 |
| 90+ days past due loans held for sale | | 4,877 | | 3,808 | | 3,986 | | 16,667 | | 8,207 |
| Nonaccrual loans held for sale | | 1,340 | | 0 | | 0 | | 6,966 | | 0 |
| Total past due and nonaccrual loans held for sale | | 12,234 | | 3,808 | | 3,986 | | 23,633 | | 8,207 |
| Restructured loans and leases in compliance | | 0 | | 0 | | 0 | | 0 | | 0 |
| Other real estate owned | | 0 | | 0 | | 0 | | 0 | | 0 |
| Other Assets | | | | | | | | | | |
| 30–89 days past due | | 0 | | 0 | | 0 | | 0 | | 0 |
| 90+ days past due | | 0 | | 0 | | 0 | | 0 | | 0 |
| Nonaccrual | | 0 | | 0 | | 0 | | 0 | | 0 |
| Total other assets past due and nonaccrual | | 0 | | 0 | | 0 | | 0 | | 0 |
| Percent of Loans and Leases | | | | | | | | | | |
| 30–89 days past due loans and leases | 0.09 | 0.33 | 15 | 0.17 | 0.29 | 34 | 0.11 | 0.32 | 18 | 0.08 |
| 90+ days past due loans and leases | 0.15 | 0.10 | 78 | 0.03 | 0.09 | 50 | 0.03 | 0.10 | 55 | 0.12 |
| Nonaccrual loans and leases | 0.16 | 0.37 | 18 | 0.37 | 0.54 | 36 | 0.32 | 0.46 | 35 | 0.52 |
| 90+ days past due and nonaccrual loans and leases | 0.32 | 0.52 | 35 | 0.40 | 0.68 | 27 | 0.35 | 0.62 | 30 | 0.64 |
| 30–89 days past due restructured | 0 | 0.01 | 18 | 0 | 0.01 | 19 | 0 | 0.01 | 21 | 0 |
| 90+ days past due restructured | 0 | 0.01 | 31 | 0 | 0 | 30 | 0 | 0 | 30 | 0 |
| Nonaccrual restructured | 0.01 | 0.09 | 20 | 0.10 | 0.12 | 51 | 0.08 | 0.10 | 52 | 0.18 |
| 30–89 days past due loans held for sale | 0.03 | 0 | 91 | 0 | 0 | 39 | 0 | 0 | 40 | 0 |
| 90+ days past due loans held for sale | 0.02 | 0 | 91 | 0.02 | 0 | 90 | 0.02 | 0 | 91 | 0.07 |
| Nonaccrual loans held for sale | 0.01 | 0 | 87 | 0 | 0 | 40 | 0 | 0 | 40 | 0.03 |
| Percent of Loans and Leases and Other Assets | | | | | | | | | | |
| 30+ Days Past Due and Nonaccrual | | | | | | | | | | |
| 30–89 days past due assets | 0.09 | 0.33 | 15 | 0.17 | 0.29 | 34 | 0.11 | 0.32 | 18 | 0.08 |
| 90+ days past due assets | 0.15 | 0.10 | 78 | 0.03 | 0.09 | 49 | 0.03 | 0.10 | 54 | 0.12 |
| Nonaccrual assets | 0.16 | 0.37 | 18 | 0.37 | 0.55 | 35 | 0.32 | 0.47 | 35 | 0.52 |
| 30+ days past due and nonaccrual assets | 0.40 | 0.89 | 23 | 0.57 | 1 | 25 | 0.46 | 0.97 | 20 | 0.72 |
| Percent of Total Assets | | | | | | | | | | |
| 90+ days past due and nonaccrual assets | 0.24 | 0.33 | 45 | 0.26 | 0.40 | 33 | 0.23 | 0.36 | 32 | 0.42 |
| 90+ days past due and nonaccrual assets + other real estate owned | 0.24 | 0.35 | 41 | 0.26 | 0.42 | 29 | 0.23 | 0.37 | 29 | 0.42 |
| Restructured and Nonaccrual Loans and Leases + OREO as Percent of: | | | | | | | | | | |
| Total assets | 0.12 | 0.38 | 15 | 0.24 | 0.48 | 22 | 0.21 | 0.41 | 22 | 0.34 |
| Allowance for loan and lease losses | 15.86 | 55.46 | 12 | 39.44 | 67.85 | 28 | 34.22 | 62.64 | 25 | 50.65 |
| Equity capital + allowance for loan and lease losses | 1.19 | 3.63 | 15 | 2.60 | 4.12 | 30 | 2.12 | 3.60 | 32 | 4.13 |
| Tier 1 capital + allowance for loan and lease losses | 1.02 | 3.90 | 11 | 2.49 | 4.89 | 21 | 2.03 | 4.30 | 19 | 4 |
| Loans and leases + other real estate owned | 0.16 | 0.61 | 10 | 0.37 | 0.82 | 16 | 0.32 | 0.71 | 19 | 0.52 |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

| | | | 09/30/2022 | | | 09/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|--|---------------------------|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | | | BHC | Peer # 1 | Pct |
| 30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type | | | | | | | | | | | | | | | | | |
| Real estate | 30–89 days past due | | 0.07 | 0.23 | 20 | 0.02 | 0.25 | 9 | 0.04 | 0.26 | 8 | 0.16 | 0.39 | 25 | 0.13 | 0.38 | 18 |
| | 90+ days past due | | 0.04 | 0.11 | 63 | 0.09 | 0.12 | 75 | 0.09 | 0.12 | 74 | 0.32 | 0.16 | 82 | 0.10 | 0.16 | 64 |
| | Nonaccrual..... | | 0.03 | 0.41 | 5 | 0.39 | 0.60 | 36 | 0.38 | 0.52 | 41 | 0.61 | 0.76 | 46 | 0.13 | 0.46 | 15 |
| Commercial and industrial | 30–89 days past due | | 0.16 | 0.29 | 43 | 0.47 | 0.24 | 81 | 0.21 | 0.24 | 56 | 0.11 | 0.23 | 35 | 0.24 | 0.31 | 49 |
| | 90+ days past due | | 0.33 | 0.06 | 90 | 0.03 | 0.02 | 75 | 0.04 | 0.04 | 70 | 0.13 | 0.03 | 89 | 0.23 | 0.05 | 91 |
| | Nonaccrual..... | | 0.32 | 0.47 | 43 | 0.86 | 0.65 | 71 | 0.65 | 0.57 | 66 | 1.24 | 0.75 | 79 | 2.82 | 0.83 | 95 |
| Individuals | 30–89 days past due | | 0 | 0.83 | 4 | 0.01 | 0.60 | 9 | 0 | 0.63 | 6 | 0.65 | 0.83 | 41 | 0 | 0.83 | 5 |
| | 90+ days past due | | 0 | 0.10 | 20 | 0 | 0.08 | 18 | 0 | 0.09 | 17 | 0 | 0.14 | 19 | 0 | 0.17 | 16 |
| | Nonaccrual..... | | 0.02 | 0.17 | 33 | 0.10 | 0.17 | 48 | 0.05 | 0.17 | 39 | 0.62 | 0.28 | 82 | 0.04 | 0.17 | 38 |
| Depository institution loans | 30–89 days past due | | | 0 | | | 0.03 | | | 0.01 | | | | 0 | | | 0 |
| | 90+ days past due | | | 0 | | | 0 | | | 0 | | | | 0 | | | 0 |
| | Nonaccrual..... | | | 0 | | | 0 | | | 0 | | | | 0 | | | 0 |
| Agricultural | 30–89 days past due | | 0 | 0.09 | 29 | 0 | 0.11 | 29 | 0 | 0.07 | 30 | 0 | 0.17 | 28 | 0 | 0.24 | 26 |
| | 90+ days past due | | 0 | 0 | 44 | 0 | 0 | 45 | 0 | 0 | 42 | 0 | 0 | 44 | 0 | 0 | 42 |
| | Nonaccrual..... | | 0 | 0.27 | 26 | 0 | 0.51 | 25 | 0 | 0.70 | 27 | 0 | 0.49 | 24 | 0 | 0.67 | 22 |
| Foreign governments | 30–89 days past due | | | 0 | | | 0 | | | 0.50 | | | 0 | | | 0.07 | |
| | 90+ days past due | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | |
| | Nonaccrual..... | | | 0.14 | | | 0.17 | | | 0.15 | | | 0.09 | | | 0.03 | |
| Other loans and leases | 30–89 days past due | | 0 | 0.13 | 36 | 0.02 | 0.11 | 46 | 0.05 | 0.12 | 60 | 0 | 0.18 | 35 | 0 | 0.20 | 28 |
| | 90+ days past due | | 0 | 0.01 | 33 | 0 | 0.01 | 33 | 0 | 0.01 | 34 | 0 | 0.01 | 33 | 0 | 0.01 | 30 |
| | Nonaccrual..... | | 0.04 | 0.06 | 68 | 0.01 | 0.13 | 46 | 0.01 | 0.09 | 50 | 0.01 | 0.15 | 42 | 0 | 0.13 | 32 |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

| Memoranda | | 09/30/2022 | | | 09/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|------------------------------|---------------------------|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | | BHC | Peer # 1 | Pct |
| | | | | | | | | | | | | | | | | |
| 1–4 family | 30–89 days past due | 0.09 | 0.39 | 16 | 0 | 0.36 | 2 | 0.44 | 0.46 | 56 | 0.49 | 0.65 | 48 | 0.02 | 0.67 | 3 |
| | 90+ days past due | 0.54 | 0.22 | 84 | 1.31 | 0.25 | 89 | 1.10 | 0.24 | 87 | 3.13 | 0.33 | 92 | 0.27 | 0.31 | 76 |
| | Nonaccrual | 0.04 | 0.58 | 6 | 0.43 | 0.76 | 36 | 0.44 | 0.71 | 40 | 0.03 | 0.89 | 3 | 0.05 | 0.73 | 2 |
| Revolving | 30–89 days past due | 0 | 0.31 | 7 | 0 | 0.33 | 6 | 0 | 0.28 | 9 | 0 | 0.48 | 5 | 0 | 0.45 | 5 |
| | 90+ days past due | 0 | 0.02 | 34 | 0 | 0.03 | 32 | 0 | 0.02 | 35 | 0 | 0.03 | 30 | 0 | 0.05 | 24 |
| | Nonaccrual | 0 | 0.86 | 5 | 0 | 1.05 | 6 | 0 | 1.18 | 6 | 0 | 1.13 | 5 | 0 | 1 | 5 |
| Closed-end | 30–89 days past due | 0.09 | 0.41 | 20 | 0 | 0.36 | 2 | 0.44 | 0.49 | 58 | 0.49 | 0.65 | 49 | 0.02 | 0.70 | 3 |
| | 90+ days past due | 0.54 | 0.25 | 83 | 1.32 | 0.27 | 87 | 1.12 | 0.26 | 87 | 3.15 | 0.38 | 90 | 0.27 | 0.35 | 76 |
| | Nonaccrual | 0.04 | 0.57 | 6 | 0.44 | 0.71 | 37 | 0.45 | 0.67 | 42 | 0.03 | 0.87 | 4 | 0.05 | 0.70 | 3 |
| Junior lien | 30–89 days past due | 0 | 0.01 | 15 | 0 | 0.01 | 13 | 0 | 0.01 | 11 | 0 | 0.02 | 10 | 0 | 0.02 | 9 |
| | 90+ days past due | 0 | 0 | 38 | 0 | 0 | 34 | 0 | 0 | 36 | 0 | 0 | 32 | 0 | 0 | 29 |
| | Nonaccrual | 0 | 0.02 | 11 | 0 | 0.04 | 6 | 0 | 0.03 | 8 | 0 | 0.04 | 6 | 0 | 0.04 | 8 |
| Commercial real estate | 30–89 days past due | 0.06 | 0.13 | 39 | 0.02 | 0.16 | 21 | 0 | 0.15 | 7 | 0.12 | 0.26 | 43 | 0.18 | 0.18 | 60 |
| | 90+ days past due | 0 | 0.01 | 29 | 0 | 0.01 | 26 | 0 | 0.01 | 28 | 0 | 0.02 | 23 | 0 | 0.03 | 48 |
| | Nonaccrual | 0.03 | 0.29 | 12 | 0.39 | 0.48 | 54 | 0.38 | 0.38 | 58 | 0.68 | 0.62 | 57 | 0.18 | 0.23 | 46 |
| Construction and development | 30–89 days past due | 0 | 0.19 | 35 | 0.04 | 0.15 | 51 | 0 | 0.17 | 17 | 0.09 | 0.28 | 45 | 0 | 0.28 | 12 |
| | 90+ days past due | 0 | 0.01 | 36 | 0 | 0.01 | 38 | 0 | 0.01 | 38 | 0 | 0.01 | 35 | 0 | 0.02 | 33 |
| | Nonaccrual | 0 | 0.14 | 16 | 0 | 0.31 | 14 | 0 | 0.20 | 15 | 0 | 0.41 | 11 | 0 | 0.20 | 12 |
| 1–4 family | 30–89 days past due | 0 | 0.02 | 30 | 0.03 | 0.03 | 74 | 0 | 0.02 | 30 | 0 | 0.03 | 28 | 0 | 0.06 | 25 |
| | 90+ days past due | 0 | 0 | 45 | 0 | 0 | 45 | 0 | 0 | 44 | 0 | 0 | 42 | 0 | 0 | 41 |
| | Nonaccrual | 0 | 0.01 | 32 | 0 | 0.02 | 31 | 0 | 0.01 | 32 | 0 | 0.03 | 27 | 0 | 0.02 | 30 |
| Other | 30–89 days past due | 0 | 0.13 | 44 | 0.02 | 0.10 | 53 | 0 | 0.13 | 21 | 0.09 | 0.22 | 54 | 0 | 0.20 | 15 |
| | 90+ days past due | 0 | 0 | 38 | 0 | 0 | 40 | 0 | 0 | 41 | 0 | 0 | 40 | 0 | 0.01 | 35 |
| | Nonaccrual | 0 | 0.12 | 18 | 0 | 0.25 | 15 | 0 | 0.16 | 18 | 0 | 0.35 | 12 | 0 | 0.17 | 14 |
| Multifamily | 30–89 days past due | 0 | 0.04 | 28 | 0 | 0.09 | 26 | 0 | 0.07 | 27 | 0 | 0.09 | 22 | 0 | 0.08 | 19 |
| | 90+ days past due | 0 | 0 | 45 | 0 | 0 | 46 | 0 | 0 | 46 | 0 | 0 | 45 | 0 | 0 | 41 |
| | Nonaccrual | 0 | 0.06 | 26 | 0 | 0.13 | 21 | 0 | 0.17 | 21 | 0 | 0.11 | 20 | 0 | 0.05 | 21 |
| Nonfarm non-residential | 30–89 days past due | 0.12 | 0.10 | 62 | 0.01 | 0.12 | 19 | 0 | 0.13 | 14 | 0.17 | 0.23 | 56 | 0.39 | 0.14 | 88 |
| | 90+ days past due | 0 | 0.01 | 33 | 0 | 0.01 | 28 | 0 | 0.01 | 31 | 0 | 0.02 | 26 | 0.01 | 0.03 | 53 |
| | Nonaccrual | 0.06 | 0.36 | 20 | 0.76 | 0.58 | 70 | 0.74 | 0.45 | 76 | 1.46 | 0.80 | 81 | 0.38 | 0.28 | 71 |
| Owner Occupied | 30–89 days past due | 0.12 | 0.04 | 86 | 0.01 | 0.04 | 33 | 0 | 0.04 | 25 | 0.05 | 0.07 | 53 | 0 | 0.07 | 8 |
| | 90+ days past due | 0 | 0 | 36 | 0 | 0 | 35 | 0 | 0 | 37 | 0 | 0 | 33 | 0.01 | 0.01 | 65 |
| | Nonaccrual | 0.05 | 0.12 | 38 | 0.75 | 0.20 | 93 | 0.73 | 0.17 | 96 | 1.05 | 0.27 | 96 | 0.03 | 0.16 | 22 |
| Other | 30–89 days past due | 0 | 0.05 | 14 | 0 | 0.07 | 11 | 0 | 0.08 | 14 | 0.11 | 0.14 | 60 | 0.39 | 0.07 | 94 |
| | 90+ days past due | 0 | 0 | 39 | 0 | 0.01 | 34 | 0 | 0 | 37 | 0 | 0.01 | 33 | 0 | 0.01 | 30 |
| | Nonaccrual | 0.01 | 0.21 | 20 | 0.01 | 0.31 | 16 | 0.01 | 0.23 | 20 | 0.41 | 0.44 | 55 | 0.35 | 0.10 | 90 |
| Farmland | 30–89 days past due | 3.31 | 0.09 | 98 | 0 | 0.13 | 30 | 0 | 0.10 | 31 | 3.53 | 0.11 | 97 | 3.31 | 0.23 | 98 |
| | 90+ days past due | 0 | 0 | 45 | 0 | 0.01 | 44 | 0 | 0 | 45 | 0 | 0 | 45 | 0 | 0.01 | 42 |
| | Nonaccrual | 0 | 0.51 | 23 | 0 | 1.06 | 21 | 0 | 0.69 | 23 | 0 | 1.13 | 19 | 0 | 0.84 | 19 |
| Credit card | 30–89 days past due | | 1.22 | | | 0.79 | | | 0.81 | | | 0.95 | | | 1.19 | |
| | 90+ days past due | | 0.50 | | | 0.40 | | | 0.45 | | | 0.63 | | | 0.78 | |
| | Nonaccrual | | 0.13 | | | 0.08 | | | 0.10 | | | 0.05 | | | 0.11 | |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

| Dollar Amount in Thousands | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | | | | | | | | | | |
|---|------------|------------|------------|------------|------------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|
| Common Equity Tier 1 Capital | | | | | | | | | | | | | | | |
| Common stock plus related surplus | 970,631 | 1,001,007 | 1,009,057 | 992,394 | 978,700 | | | | | | | | | | |
| Retained earnings | 2,058,984 | 1,901,444 | 1,959,502 | 1,735,014 | 1,694,608 | | | | | | | | | | |
| Accumulated other comprehensive income (AOCI) | -435,419 | -40,712 | -47,715 | 15,774 | 8,950 | | | | | | | | | | |
| Common equity tier 1 minority interest | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Common equity tier 1 capital before adjustments/deductions | 2,594,196 | 2,861,739 | 2,920,844 | 2,743,182 | 2,682,258 | | | | | | | | | | |
| Common Equity Tier 1 Capital: Adjustments/Deductions | | | | | | | | | | | | | | | |
| Less: Goodwill, intangible assets, and deferred tax assets | 18,110 | 18,934 | 18,774 | 19,258 | 19,309 | | | | | | | | | | |
| Accumulated other comprehensive income-related adjustments | -435,419 | -40,712 | -47,715 | 15,774 | 8,950 | | | | | | | | | | |
| Other deductions from common equity tier 1 capital | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Subtotal: | 3,011,505 | 2,883,517 | 2,949,785 | 2,708,150 | 2,653,999 | | | | | | | | | | |
| Adjustments and deductions for common equity tier 1 capital | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Common equity tier 1 capital | 3,011,505 | 2,883,517 | 2,949,785 | 2,708,150 | 2,653,999 | | | | | | | | | | |
| Additional Tier 1 Capital | | | | | | | | | | | | | | | |
| Additional tier 1 capital instruments and related surplus | 300,000 | 300,000 | 300,000 | 260,000 | 260,000 | | | | | | | | | | |
| Non-qualifying capital instruments | 110,000 | 110,000 | 110,000 | 0 | 0 | | | | | | | | | | |
| Tier 1 minority interest not included in common equity tier 1 capital | 0 | 0 | 0 | 0 | -1,470 | | | | | | | | | | |
| Additional tier 1 capital before deductions | 410,000 | 410,000 | 410,000 | 260,000 | 258,530 | | | | | | | | | | |
| Less: Additional tier 1 capital deductions | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Additional tier 1 capital | 410,000 | 410,000 | 410,000 | 260,000 | 258,530 | | | | | | | | | | |
| Tier 1 Capital | 3,421,505 | 3,293,517 | 3,359,785 | 2,968,150 | 2,912,529 | | | | | | | | | | |
| Tier 2 Capital | | | | | | | | | | | | | | | |
| Tier 2 capital instruments and related surplus | 475,369 | 509,671 | 509,846 | 282,490 | 282,129 | | | | | | | | | | |
| Non-qualifying capital instruments | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Total capital minority interest not included in tier 1 capital | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Allowance for loan and lease losses in tier 2 capital | 246,345 | 224,187 | 215,909 | 248,097 | 203,687 | | | | | | | | | | |
| Exited advanced approach eligible credit reserves | | | | | | | | | | | | | | | |
| Unrealized gains on AFS preferred stock classified as equity | | | | | | | | | | | | | | | |
| Tier 2 capital before deductions | 721,714 | 733,858 | 725,755 | 530,587 | 485,816 | | | | | | | | | | |
| Exited advanced approach tier 2 capital before deductions | | | | | | | | | | | | | | | |
| Less: Tier 2 capital deductions | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Tier 2 capital | 721,714 | 733,858 | 725,755 | 530,587 | 485,816 | | | | | | | | | | |
| Exited advanced approach tier 2 capital | | | | | | | | | | | | | | | |
| Total capital | 4,143,219 | 4,027,375 | 4,085,540 | 3,498,737 | 3,398,345 | | | | | | | | | | |
| Exited advanced approach total capital | | | | | | | | | | | | | | | |
| Total Assets for Capital Ratios | | | | | | | | | | | | | | | |
| Average total consolidated assets, adjusted | 32,085,385 | 36,758,858 | 37,291,334 | 39,485,534 | 34,610,316 | | | | | | | | | | |
| Less: Deductions from common equity tier 1 capital | 18,110 | 18,934 | 18,774 | 19,258 | 19,309 | | | | | | | | | | |
| Less: Other deductions | 0 | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Total assets for leverage ratio | 32,067,275 | 36,739,924 | 37,272,560 | 39,466,276 | 34,591,007 | | | | | | | | | | |
| Total risk-weighted assets | 27,172,100 | 26,947,930 | 26,663,482 | 28,954,374 | 29,885,010 | | | | | | | | | | |
| Exited advanced approach total RWA | | | | | | | | | | | | | | | |
| Capital Ratios | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
| Common equity tier 1 capital, column A | 11.08 | 11.77 | 44 | 10.70 | 12.59 | 22 | 11.06 | 12.37 | 29 | 9.35 | 12.35 | 4 | 8.88 | 12.11 | 3 |
| Common equity tier 1 capital, column B | 0 | 0.26 | 46 | 0 | 0.29 | 46 | 0 | 0.29 | 46 | 0 | 0.30 | 46 | 0 | 0.29 | 46 |
| Tier 1 capital, column A | 12.59 | 12.48 | 57 | 12.22 | 13.31 | 33 | 12.60 | 13.11 | 46 | 10.25 | 13.08 | 6 | 9.75 | 12.78 | 4 |
| Tier 1 capital, column B | 0 | 0.31 | 46 | 0 | 0.33 | 46 | 0 | 0.34 | 46 | 0 | 0.34 | 46 | 0 | 0.34 | 46 |
| Total capital, column A | 15.25 | 14.27 | 72 | 14.95 | 15.21 | 54 | 15.32 | 14.91 | 62 | 12.08 | 15.23 | 3 | 11.37 | 14.36 | 3 |
| Total capital, column B | 0 | 0.34 | 46 | 0 | 0.36 | 46 | 0 | 0.37 | 46 | 0 | 0.39 | 46 | 0 | 0.38 | 46 |
| Tier 1 leverage | 10.67 | 9.22 | 83 | 8.96 | 9.07 | 51 | 9.01 | 8.98 | 57 | 7.52 | 9.13 | 8 | 8.42 | 9.76 | 14 |
| Supplementary leverage ratio, advanced approaches HCs | | 6.74 | | | 6.90 | | | 6.71 | | | 8.72 | | | 7.41 | |

Insurance and Broker-Dealer Activities

| Dollar Amount in Thousands | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change | |
|---|------------|------------|------------|------------|------------|----------------|--------|
| | | | | | | 1-Year | 5-Year |
| Insurance Activities | | | | | | | |
| Total insurance underwriting assets | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total property and casualty assets | 0 | 0 | 0 | 0 | 0 | 0 | |
| Reinsurance recoverables (P/C) | | | | | | | |
| Total life and health assets | 0 | 0 | 0 | 0 | 0 | 0 | |
| Reinsurance recoverables (L/H) | | | | | | | |
| Separate account assets (L/H) | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total insurance underwriting equity | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total property and casualty equity | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total life and health equity | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total insurance underwriting net income | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total property and casualty | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total life and health | 0 | 0 | 0 | 0 | 0 | 0 | |
| Claims and claims adjusted expense reserves (P/C) | 0 | 0 | 0 | 0 | 0 | 0 | |
| Unearned premiums (P/C) | 0 | 0 | 0 | 0 | 0 | 0 | |
| Policyholder benefit and contractholder funds (L/H) | 0 | 0 | 0 | 0 | 0 | 0 | |
| Separate account liabilities (L/H) | 0 | 0 | 0 | 0 | 0 | 0 | |
| Insurance activities revenue | 4 | 11 | 11 | 18 | 24 | -63.64 | -93.10 |
| Other insurance activities income | 4 | 11 | 11 | 18 | 24 | -63.64 | -93.10 |
| Insurance and reinsurance underwriting income | 0 | 0 | 0 | 0 | 0 | 0 | |
| Premiums | 0 | 0 | 0 | 0 | 0 | 0 | |
| Credit related insurance underwriting | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other insurance underwriting | 0 | 0 | 0 | 0 | 0 | 0 | |
| Insurance benefits, losses, expenses | 0 | 0 | 0 | 0 | 0 | 0 | |
| Net assets of insurance underwriting subsidiaries | 0 | 0 | 0 | 0 | 0 | 0 | |
| Life insurance assets | 129,178 | 129,772 | 130,345 | 130,186 | 127,663 | -0.46 | 6.08 |

| | 09/30/2022 | | | 09/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 1 | Pct |
| Analysis Ratios | | | | | | | | | | | | | | | |
| Insurance underwriting assets / Consolidated assets | 0 | 0 | 40 | 0 | 0 | 40 | 0 | 0 | 40 | 0 | 0 | 39 | 0 | 0.01 | 37 |
| Insurance underwriting assets (P/C) / Total insurance underwriting assets | 51.77 | | | 53.46 | | | 53.11 | | | 53.67 | | | 51.47 | | |
| Insurance underwriting assets (L/H) / Total insurance underwriting assets | 48.23 | | | 46.54 | | | 46.89 | | | 46.33 | | | 48.53 | | |
| Separate account assets (L/H) / Total life assets | 11.73 | | | 13.15 | | | 13.40 | | | 11.24 | | | 7.26 | | |
| Insurance activities revenue / Adjusted operating income | 0 | 0.36 | 25 | 0 | 0.38 | 26 | 0 | 0.36 | 26 | 0 | 0.41 | 27 | 0 | 0.47 | 25 |
| Premium income / Insurance activities revenue | 0 | 2.54 | 42 | 0 | 2.90 | 41 | 0 | 2.76 | 42 | 0 | 2.84 | 40 | 0 | 7.32 | 37 |
| Credit related premium income / Total premium income | 32.83 | | | 31.14 | | | 32.99 | | | 38.23 | | | 34.91 | | |
| Other premium income / Total premium income | 67.17 | | | 68.86 | | | 67.01 | | | 61.77 | | | 65.09 | | |
| Insurance underwriting net income / Consolidated net income | 0 | 0.02 | 43 | 0 | 0.02 | 44 | 0 | 0.02 | 44 | 0 | 0.03 | 44 | 0 | 0.08 | 39 |
| Insurance net income (P/C) / Equity (P/C) | 15.15 | | | 28.21 | | | 23.22 | | | 15.59 | | | 19.86 | | |
| Insurance net income (L/H) / Equity (L/H) | 177.77 | | | 5.51 | | | 4.49 | | | 3.62 | | | 5.13 | | |
| Insurance benefits, losses, expenses / Insurance premiums | 4,581.19 | | | -364.02 | | | 927.51 | | | 447.82 | | | 233.61 | | |
| Reinsurance recovery (P/C) / Total assets (P/C) | | 0.07 | | | 0.07 | | | 0.07 | | | 0.07 | | | 0.15 | |
| Reinsurance recovery (L/H) / Total assets (L/H) | | 0 | | | 0 | | | 0 | | | 0 | | | 0.15 | |
| Net assets of insurance underwriting subsidiaries / Consolidated assets | 0 | 0 | 44 | 0 | 0 | 44 | 0 | 0 | 44 | 0 | 0 | 44 | 0 | 0 | 42 |
| Life insurance assets / Tier 1 capital + allowance for loan and lease losses | 3.53 | 12.02 | 20 | 3.69 | 11.72 | 20 | 3.65 | 12 | 18 | 4.04 | 11.03 | 25 | 4.11 | 11.51 | 25 |
| Broker-Dealer Activities | | | | | | | | | | | | | | | |
| Net assets of broker-dealer subsidiaries (\$000) | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | |
| Net assets of broker-dealer subsidiaries / Consolidated assets | 0 | 0.55 | 37 | 0 | 0.44 | 37 | 0 | 0.46 | 37 | 0 | 0.75 | 37 | 0 | 1.39 | 34 |

Foreign Activities

| Dollar Amount in Thousands | 09/30/2022 | | 09/30/2021 | | 12/31/2021 | | 12/31/2020 | | 12/31/2019 | | | | | | |
|---|------------|----------|------------|--------|------------|--------|------------|----------|------------|--------|----------|-----|-----------|----------|-------|
| Foreign Activities | | | | | | | | | | | | | | | |
| Total foreign loans and leases | | 8,162 | | 22,644 | | 23,074 | | 16,063 | | 82,732 | | | | | |
| Real estate loans..... | | 7,812 | | 2,713 | | 7,774 | | 2,828 | | 3,676 | | | | | |
| Commercial and industrial loans | | 350 | | 19,931 | | 15,300 | | 13,235 | | 79,056 | | | | | |
| Loans to depository institutions and other banks acceptances | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Loans to foreign governments and institutions | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Loans to individuals | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Agricultural loans..... | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Other foreign loans..... | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Lease financing receivables..... | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Debt securities | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Interest-bearing bank balances | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Total selected foreign assets | | 8,162 | | 22,644 | | 23,074 | | 16,063 | | 82,732 | | | | | |
| Total foreign deposits | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Interest-bearing deposits | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Non-interest-bearing deposits..... | | 0 | | 0 | | 0 | | 0 | | 0 | | | | | |
| Analysis Ratios | | | | | | | | | | | | | | | |
| Yield: Foreign loans | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct | BHC | Peer # 1 | Pct |
| 0 0.84 33 0 0.63 34 0 0.66 33 0 0.87 31 0 1.25 31 | | | | | | | | | | | | | | | |
| Cost: Interest-bearing deposits..... | | 0.52 | | | 0.12 | | | 0.14 | | | 0.42 | | | | 1.19 |
| Net Losses as a Percent of Foreign Loans by Type | | | | | | | | | | | | | | | |
| Real estate loans | | 0.26 | | 0.18 | | 0.20 | | 5.18 | | | | | | | 27.03 |
| Commercial and industrial loans | | 0.13 | | 0.86 | | 0.79 | | 0.64 | | | | | | | 0.29 |
| Foreign governments and institutions | | 0.05 | | 0 | | 0 | | 0 | | | | | | | 0 |
| Growth Rates | | | | | | | | | | | | | | | |
| Net loans and leases..... | -63.96 | 20.31 | 7 | 21.89 | -0.16 | 79 | 43.65 | 6.83 | 86 | -80.58 | -2.40 | 5 | 10,241.50 | 22.48 | 98 |
| Total selected assets..... | -63.96 | 21.10 | 5 | 21.89 | 3.36 | 78 | 43.65 | 9.48 | 84 | -80.58 | 2.04 | 7 | 10,241.50 | 12.40 | 98 |
| Deposits | | -2.72 | | | 10.74 | | | 0.73 | | | 3.46 | | | | 10.36 |

Servicing, Securitization and Asset Sale Activities—Part 1

| Activity | Dollar Amount in Thousands | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change | |
|---|----------------------------|------------|------------|------------|------------|------------|----------------|---------|
| | | 1-Year | 5-Year | | | | | |
| Securitization activities..... | | 0 | 0 | 0 | 462,405 | 342,624 | | -100.00 |
| 1–4 family residential loans | | 0 | 0 | 0 | 462,405 | 342,624 | | -100.00 |
| Home equity lines | | 0 | 0 | 0 | 0 | 0 | | |
| Credit card receivables..... | | 0 | 0 | 0 | 0 | 0 | | |
| Auto loans..... | | 0 | 0 | 0 | 0 | 0 | | |
| Commercial and industrial loans | | 0 | 0 | 0 | 0 | 0 | | |
| All other loans and leases..... | | 0 | 0 | 0 | 0 | 0 | | |
| Retained credit exposure..... | | 0 | 0 | 0 | 14,713 | 14,713 | | -100.00 |
| 1–4 family residential loans | | 0 | 0 | 0 | 14,713 | 14,713 | | |
| Home equity lines | | 0 | 0 | 0 | 0 | 0 | | |
| Credit card receivables..... | | 0 | 0 | 0 | 0 | 0 | | |
| Auto loans..... | | 0 | 0 | 0 | 0 | 0 | | |
| Commercial and industrial loans | | 0 | 0 | 0 | 0 | 0 | | |
| All other loans and leases..... | | 0 | 0 | 0 | 0 | 0 | | |
| Unused commitments to provide liquidity (servicer advance)..... | | 0 | 0 | 0 | 0 | 0 | | |
| Seller's interest carried as securities and loans | | 0 | 0 | 0 | 0 | 0 | | |
| Home equity lines | | 0 | 0 | 0 | 0 | 0 | | |
| Credit card receivables..... | | 0 | 0 | 0 | 0 | 0 | | |
| Commercial and industrial loans | | 0 | 0 | 0 | 0 | 0 | | |
| Asset-backed commercial paper conduits..... | | 0 | 0 | 0 | 0 | 0 | | |
| Credit exposure from credit enhancements provided to conduit structures | | 0 | 0 | 0 | 0 | 0 | | |
| Liquidity commitments provided to conduit structures | | 0 | 0 | 0 | 0 | 0 | | |
| Activity as a Percent of Total Assets | | | | | | | | |
| Securitization activities..... | | 0 | 0 | 0 | 0 | 1.23 | | 1.05 |
| 1–4 family residential loans | | 0 | 0 | 0 | 0 | 1.23 | | 1.05 |
| Home equity lines | | 0 | 0 | 0 | 0 | 0 | | 0 |
| Credit card receivables..... | | 0 | 0 | 0 | 0 | 0 | | 0 |
| Auto loans..... | | 0 | 0 | 0 | 0 | 0 | | 0 |
| Commercial and Industrial loans | | 0 | 0 | 0 | 0 | 0 | | 0 |
| All other loans and leases..... | | 0 | 0 | 0 | 0 | 0 | | 0 |
| Asset-backed commercial paper conduits..... | | 0 | 0 | 0 | 0 | 0 | | 0 |
| Credit exposure from credit enhancements provided to conduit structures | | 0 | 0 | 0 | 0 | 0 | | 0 |
| Liquidity commitments provided to conduit structures | | 0 | 0 | 0 | 0 | 0 | | 0 |
| Percent of Total Managed Assets (On balance-sheet loans and securitized loans) | | | | | | | | |
| 1–4 family residential loans | | | | | | 4.33 | | 12.20 |
| Home equity lines | | | | | | 0.02 | | 0.02 |
| Credit card receivables..... | | | | | | 0 | | 0 |
| Auto loans and other consumer loans..... | | | | | | 0.10 | | 0.08 |
| Commercial and industrial loans | | | | | | 28.42 | | 27.42 |
| All other loans and leases..... | | | | | | 67.13 | | 60.28 |

Servicing, Securitization and Asset Sale Activities—Part 2

| | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | | |
|---|------------|------------|------------|------------|------------|----------------|---------|
| | | | | | | Percent Change | |
| | | | | | | 1-Year | 5-Year |
| Percent of Total Securitization Activities by Type | | | | | | | |
| Retained credit exposure..... | | | | | 3.18 | | 4.29 |
| 1–4 family residential loans | | | | | 3.18 | | 4.29 |
| Home equity lines | | | | | | | |
| Credit card receivables..... | | | | | | | |
| Auto loans..... | | | | | | | |
| Commercial and industrial loans | | | | | | | |
| All other loans and leases | | | | | | | |
| Unused commitments to provide liquidity (servicer advance)..... | | | | | 0 | | 0 |
| Seller's interest carried as securities and loans | | | | | 0 | | 0 |
| Home equity lines | | | | | | | |
| Credit card receivables..... | | | | | | | |
| Commercial and industrial loans | | | | | | | |
| Percent of Tier 1 Capital | | | | | | | |
| Total retained credit exposure..... | 0 | 0 | 0 | 0.50 | | 0.51 | |
| Total retained credit exposure and asset sale credit exposure | 0.43 | 0.45 | 0.44 | 0.50 | | 0.51 | |
| Dollar Amount in Thousands | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change | |
| 30–89 Days Past Due Securitized Assets | | | | | | | |
| 1–4 family residential loans | 0 | 0 | 0 | 5,304 | 13,927 | | -100.00 |
| Home equity lines | 0 | 0 | 0 | 0 | 0 | | |
| Credit card receivables..... | 0 | 0 | 0 | 0 | 0 | | |
| Auto loans | 0 | 0 | 0 | 0 | 0 | | |
| Commcial and industrial loans | 0 | 0 | 0 | 0 | 0 | | |
| All other loans and leases..... | 0 | 0 | 0 | 0 | 0 | | |
| Total 30–89 days past due securitized assets..... | 0 | 0 | 0 | 5,304 | 13,927 | | -100.00 |
| 90+ Days Past Due Securitized Assets | | | | | | | |
| 1–4 family residential loans | 0 | 0 | 0 | 6,163 | 3,036 | | -100.00 |
| Home equity lines | 0 | 0 | 0 | 0 | 0 | | |
| Credit card receivables..... | 0 | 0 | 0 | 0 | 0 | | |
| Auto loans | 0 | 0 | 0 | 0 | 0 | | |
| Commercial and industrial loans | 0 | 0 | 0 | 0 | 0 | | |
| All other loans and leases..... | 0 | 0 | 0 | 0 | 0 | | |
| Total 90+ days past due securitized assets | 0 | 0 | 0 | 6,163 | 3,036 | | -100.00 |
| Total past due securitized assets..... | 0 | 0 | 0 | 11,467 | 16,963 | | -100.00 |
| Net Losses on Securitized Assets | | | | | | | |
| 1–4 family residential loans | 0 | 0 | 0 | 0 | 0 | | |
| Home equity lines | 0 | 0 | 0 | 0 | 0 | | |
| Credit card receivables..... | 0 | 0 | 0 | 0 | 0 | | |
| Auto loans | 0 | 0 | 0 | 0 | 0 | | |
| Commercial and industrial loans | 0 | 0 | 0 | 0 | 0 | | |
| All other loans and leases..... | 0 | 0 | 0 | 0 | 0 | | |
| Total net losses on securitized assets..... | 0 | 0 | 0 | 0 | 0 | | |

Servicing, Securitization and Asset Sale Activities—Part 3

| | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 |
|---|------------|------------|------------|------------|------------|
| 30–89 Days Past Due Securitized Assets Percent of Type | | | | | |
| 1–4 family residential loans | | | | 1.15 | 4.06 |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Auto loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total 30–89 days past due securitized assets | | | | 1.15 | 4.06 |
| 90+ Days Past Due Securitized Assets Percent of Type | | | | | |
| 1–4 family residential loans | | | | 1.33 | 0.89 |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Auto loans and other consumer loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total 90+ days past due securitized assets | | | | 1.33 | 0.89 |
| Total past due securitized assets percent of securitized assets | | | | 2.48 | 4.95 |
| Net Loss on Securitized Assets Percent of Type | | | | | |
| 1–4 family residential loans | | | | 0 | 0 |
| Home equity lines | | | | | |
| Credit card receivables | | | | | |
| Auto loans | | | | | |
| Commercial and industrial loans | | | | | |
| All other loans and leases | | | | | |
| Total net losses on securitized assets | | | | 0 | 0 |
| 30–89 Days Past Due Managed Assets Percent of Type | | | | | |
| 1–4 family residential loans | | | | 0.77 | 0.43 |
| Home equity lines | | | | 0 | 0 |
| Credit card receivables | | | | | |
| Commercial and industrial loans | | | | 0.11 | 0.24 |
| All other loans and leases | | | | 0.05 | 0.07 |
| Total managed loans past due 30–89 days | | | | 0.10 | 0.16 |
| 90+ Days Past Due Managed Assets Percent of Type | | | | | |
| 1–4 family residential loans | | | | 2.38 | 0.34 |
| Home equity lines | | | | 0 | 0 |
| Credit card receivables | | | | | |
| Commercial and industrial loans | | | | 0.13 | 0.23 |
| All other loans and leases | | | | 0 | 0 |
| Total managed loans past due 90+ days | | | | 0.14 | 0.10 |
| Total Past Due Managed Assets | | | | 0.24 | 0.26 |
| Net Losses on Managed Assets Percent of Type | | | | | |
| 1–4 family residential loans | | | | 0 | 0.01 |
| Home equity lines | | | | 0 | 0 |
| Credit card receivables | | | | | |
| Commercial and industrial loans | | | | 2.76 | 0.97 |
| All other loans and leases | | | | 0.01 | 0 |
| Net Losses on Managed Assets Percent of Total Managed Assets | | | | 0.79 | 0.27 |

Parent Company Income Statement

| Dollar Amount in Thousands | 09/30/2022 | 09/30/2021 | 12/31/2021 | 12/31/2020 | 12/31/2019 | Percent Change | |
|--|------------|------------|------------|------------|------------|----------------|--------|
| | | | | | | 1-Year | 5-Year |
| Operating Income | | | | | | | |
| Income from bank subsidiaries | 10,238 | 10,238 | 13,650 | 13,650 | 13,650 | 0.00 | 0.00 |
| Dividends | 7,800 | 7,800 | 10,400 | 10,400 | 10,400 | 0.00 | 0.00 |
| Interest | 2,438 | 2,438 | 3,250 | 3,250 | 3,250 | 0.00 | 0.00 |
| Management and service fees | 0 | 0 | 0 | 0 | 0 | | |
| Other income | 0 | 0 | 0 | 0 | 0 | | |
| Income from nonbank subsidiaries | 80 | 200 | 226 | 248 | 302 | -60.00 | 1.27 |
| Dividends | 80 | 55 | 72 | 96 | 151 | 45.45 | 1.27 |
| Interest | 0 | 145 | 154 | 152 | 151 | -100.00 | |
| Management and service fees | 0 | 0 | 0 | 0 | 0 | | |
| Other income | 0 | 0 | 0 | 0 | 0 | | |
| Income from subsidiary holding companies | 0 | 0 | 0 | 0 | 0 | | |
| Dividends | 0 | 0 | 0 | 0 | 0 | | |
| Interest | 0 | 0 | 0 | 0 | 0 | | |
| Management and service fees | 0 | 0 | 0 | 0 | 0 | | |
| Other income | 0 | 0 | 0 | 0 | 0 | | |
| Total income from subsidiaries | 10,318 | 10,438 | 13,876 | 13,898 | 13,952 | -1.15 | 0.01 |
| Securities gains (losses) | 0 | 0 | 0 | 0 | 0 | | |
| Other operating income | 8 | 4 | 5 | 3 | 17 | 100.00 | -27.27 |
| Total operating income | 10,326 | 10,442 | 13,881 | 13,901 | 13,969 | -1.11 | -0.02 |
| Operating Expenses | | | | | | | |
| Personnel expenses | 575 | 528 | 720 | 725 | 607 | 8.90 | 57.97 |
| Interest expense | 11,578 | 9,673 | 13,532 | 7,316 | 7,316 | 19.69 | 111.01 |
| Other expenses | 5,182 | 6,889 | 8,592 | 10,990 | 10,008 | -24.78 | -1.05 |
| Provision for loan and lease losses | 0 | 0 | 0 | 0 | 0 | | |
| Total operating expenses | 17,335 | 17,090 | 22,844 | 19,031 | 17,931 | 1.43 | 56.34 |
| Income (loss) before taxes | -7,009 | -6,648 | -8,963 | -5,130 | -3,962 | | |
| Applicable income taxes (credit) | -1,759 | -1,617 | -2,179 | -1,135 | -861 | | |
| Extraordinary items | | | | | | | |
| Income before undistributed income of subsidiaries | -5,250 | -5,031 | -6,784 | -3,995 | -3,101 | | |
| Equity in undistributed income of subsidiaries | 118,839 | 192,202 | 258,539 | 68,100 | 323,783 | -38.17 | -20.82 |
| Bank subsidiaries | 118,839 | 192,202 | 258,539 | 68,100 | 323,783 | -38.17 | -20.82 |
| Nonbank subsidiaries | 0 | 0 | 0 | 0 | 0 | | |
| Subsidiary holding companies | 0 | 0 | 0 | 0 | 0 | | |
| Net income (loss) | 113,589 | 187,171 | 251,755 | 64,105 | 320,682 | -39.31 | -24.07 |
| Memoranda | | | | | | | |
| Bank net income | 126,639 | 200,002 | 268,939 | 78,500 | 334,183 | -36.68 | -19.79 |
| Nonbank net income | 80 | 55 | 72 | 96 | 151 | 45.45 | 1.27 |
| Subsidiary holding companies' net income | 0 | 0 | 0 | 0 | 0 | | |

Parent Company Balance Sheet

| | Dollar Amount in Thousands | 09/30/2022 | % of Total Assets | 09/30/2021 | % of Total Assets | 12/31/2021 | % of Total Assets | 12/31/2020 | 12/31/2019 | Percent Change | |
|--|----------------------------|------------|-------------------|------------|-------------------|------------|-------------------|------------|------------|----------------|--------|
| | | | | | | | | | | 1-Year | 5-Year |
| Assets | | | | | | | | | | | |
| Investment in bank subsidiaries | | 2,999,488 | 89.13 | 3,135,253 | 86.41 | 3,202,548 | 86.88 | 2,977,437 | 2,924,924 | -4.33 | 38.24 |
| Common and preferred stock | | 2,949,488 | 87.65 | 3,085,253 | 85.03 | 3,152,548 | 85.53 | 2,927,437 | 2,874,924 | -4.40 | 39.14 |
| Excess cost over fair value | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Loans, advances, notes, and bonds | | 50,000 | 1.49 | 50,000 | 1.38 | 50,000 | 1.36 | 50,000 | 50,000 | 0.00 | 0.00 |
| Other receivables | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Investment in nonbank subsidiaries | | 3,406 | 0.10 | 3,406 | 0.09 | 3,406 | 0.09 | 3,406 | 3,406 | 0.00 | 0.00 |
| Common and preferred stock | | 3,406 | 0.10 | 3,406 | 0.09 | 3,406 | 0.09 | 3,406 | 3,406 | 0.00 | 0.00 |
| Excess cost over fair value | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Loans, advances, notes, and bonds | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other receivables | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Investment in subsidiary holding companies | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Common and preferred stock | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Excess cost over fair value | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Loans, advances, notes, and bonds | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other receivables | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Assets Excluding Investment in Subsidiaries | | | | | | | | | | | |
| Net loans and leases | | 0 | 0 | 15,000 | 0.41 | 0 | 0 | 7,500 | 10,500 | -100.00 | |
| Securities | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Securities purchased (reverse repos) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Cash and due from affiliated depository institution | | 319,370 | 9.49 | 433,487 | 11.95 | 438,743 | 11.90 | 57,456 | 71,449 | -26.33 | 86.95 |
| Cash and due from unrelated depository institution | | 17 | 0 | 18 | 0 | 18 | 0 | 16 | 13 | -5.56 | -52.78 |
| Premises, furnishings, fixtures and equipment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Intangible assets | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other assets | | 42,885 | 1.27 | 41,279 | 1.14 | 41,301 | 1.12 | 39,551 | 38,639 | 3.89 | 20.24 |
| Balance due from subsidiaries and related institutions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total assets | | 3,365,166 | 100.00 | 3,628,443 | 100.00 | 3,686,016 | 100.00 | 3,085,366 | 3,048,931 | -7.26 | 41.41 |
| Liabilities and Capital | | | | | | | | | | | |
| Deposits | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Securities sold (repos) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Commercial paper | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other borrowings 1 year or less | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Borrowings with maturity over 1 year | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Subordinated notes and debentures | | 371,238 | 11.03 | 370,801 | 10.22 | 370,910 | 10.06 | 108,816 | 108,715 | 0.12 | 242.19 |
| Other liabilities | | 7,969 | 0.24 | 7,522 | 0.21 | 3,668 | 0.10 | 1,320 | 1,768 | 5.94 | 458.84 |
| Balance due to subsidiaries and related institutions | | 113,406 | 3.37 | 113,406 | 3.13 | 113,406 | 3.08 | 113,406 | 113,406 | 0.00 | 0.00 |
| Total liabilities | | 492,613 | 14.64 | 491,729 | 13.55 | 487,984 | 13.24 | 223,542 | 223,889 | 0.18 | 120.59 |
| Equity Capital | | 2,872,553 | 85.36 | 3,136,714 | 86.45 | 3,198,032 | 86.76 | 2,861,824 | 2,825,042 | -8.42 | 33.21 |
| Perpetual preferred stock (income surplus) | | 300,000 | 8.91 | 300,000 | 8.27 | 300,000 | 8.14 | 150,000 | 150,000 | 0.00 | 100.00 |
| Common stock | | 509 | 0.02 | 506 | 0.01 | 506 | 0.01 | 504 | 503 | 0.59 | 2.62 |
| Common surplus | | 1,030,305 | 30.62 | 1,010,661 | 27.85 | 1,018,711 | 27.64 | 1,002,050 | 988,357 | 1.94 | 6.28 |
| Retained earnings | | 2,027,189 | 60.24 | 1,866,267 | 51.43 | 1,926,538 | 52.27 | 1,693,504 | 1,677,240 | 8.62 | 95.65 |
| Accumulated other comprehensive income | | -435,419 | -12.94 | -40,712 | -1.12 | -47,715 | -1.29 | 15,774 | 8,950 | | |
| Other equity capital components | | -50,031 | -1.49 | -8 | 0 | -8 | 0 | -8 | -8 | | |
| Total liabilities and equity capital | | 3,365,166 | 100.00 | 3,628,443 | 100.00 | 3,686,016 | 100.00 | 3,085,366 | 3,048,931 | -7.26 | 41.41 |
| Memoranda | | | | | | | | | | | |
| Loans and advances from bank subsidiaries | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Loans and advances from nonbank subsidiaries | | 113,406 | 3.37 | 113,406 | 3.13 | 113,406 | 3.08 | 113,406 | 113,406 | 0.00 | 0.00 |
| Notes payable to subsidiaries that issued TPS | | 110,000 | 3.27 | 110,000 | 3.03 | 110,000 | 2.98 | 110,000 | 110,000 | 0.00 | 0.00 |
| Loans and advances from subsidiary holding companies | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Subordinated and long-term debt 1 year or less | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Guaranteed loans to banks, nonbanks, and holding companies | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

Parent Company Analysis—Part 1

| | 09/30/2022 | | | 09/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
| | BHC | Peer # 1 | Pct |
| Profitability | | | | | | | | | | | | | | | |
| Net income / Average equity capital..... | 4.90 | 11.02 | 3 | 8.01 | 12.52 | 10 | 8.04 | 11.94 | 12 | 2.26 | 7.29 | 12 | 11.97 | 9.68 | 75 |
| Bank net income / Average equity investment in banks | 5.53 | 11.60 | 4 | 8.90 | 12.35 | 22 | 8.88 | 11.80 | 22 | 2.75 | 7.45 | 11 | 12.35 | 10.51 | 74 |
| Nonbank net income / Average equity investment in nonbanks | 3.13 | 9.71 | 37 | 2.15 | 13.18 | 29 | 2.11 | 13.12 | 28 | 2.82 | 9.75 | 39 | 4.43 | 7.89 | 46 |
| Subsidiary HCs net income / Average equity investment in sub HCs..... | | 8.41 | | | 11.04 | | | 10.11 | | | 7.01 | | | 8.55 | |
| Bank net income / Parent net income | 111.49 | 98.76 | 87 | 106.86 | 96.45 | 83 | 106.83 | 96.79 | 83 | 122.46 | 88.16 | 94 | 104.21 | 82.22 | 60 |
| Nonbank net income / Parent net income | 0.07 | 2.50 | 40 | 0.03 | 3.22 | 33 | 0.03 | 3.40 | 34 | 0.15 | 3.59 | 40 | 0.05 | 5.93 | 25 |
| Subsidiary holding companies' net income / Parent net income | | 85.68 | | | 66.57 | | | 65.35 | | | 68.34 | | | | 74 |
| Leverage | | | | | | | | | | | | | | | |
| Total liabilities / Equity capital | 17.15 | 18.39 | 62 | 15.68 | 16.51 | 63 | 15.26 | 16.81 | 59 | 7.81 | 20.06 | 29 | 7.93 | 20.43 | 34 |
| Total debt / Equity capital | 12.92 | 12.61 | 65 | 11.82 | 11.37 | 66 | 11.60 | 11.71 | 64 | 3.80 | 14.41 | 28 | 3.85 | 14.31 | 34 |
| Total debt + notes payable to subs that issued TPS / Equity capital | 16.75 | 14.76 | 66 | 15.33 | 13.41 | 68 | 15.04 | 13.63 | 66 | 7.65 | 16.67 | 31 | 7.74 | 16.36 | 40 |
| Total debt + Loans guaranteed for affiliate / Equity capital | 12.92 | 12.68 | 64 | 11.82 | 11.46 | 65 | 11.60 | 11.77 | 64 | 3.80 | 14.68 | 28 | 3.85 | 14.56 | 34 |
| Total debt / Equity capital – excess over fair value | 12.92 | 12.75 | 64 | 11.82 | 11.47 | 66 | 11.60 | 11.81 | 64 | 3.80 | 14.52 | 28 | 3.85 | 14.51 | 34 |
| Long-term debt / Equity capital | 12.92 | 11.91 | 66 | 11.82 | 10.65 | 67 | 11.60 | 10.95 | 65 | 3.80 | 13.56 | 28 | 3.85 | 13.04 | 35 |
| Short-term debt / Equity capital | 0 | 0.48 | 40 | 0 | 0.55 | 39 | 0 | 0.57 | 38 | 0 | 0.77 | 38 | 0 | 1.02 | 36 |
| Current portion of long-term debt / Equity capital | 0 | 0.09 | 42 | 0 | 0.10 | 40 | 0 | 0.06 | 41 | 0 | 0.06 | 40 | 0 | 0.05 | 40 |
| Excess cost over fair value / Equity capital | 0 | 0.09 | 40 | 0 | 0.08 | 40 | 0 | 0.05 | 41 | 0 | 0.08 | 39 | 0 | 0.12 | 38 |
| Long-term debt / Consolidated long-term debt | 39.82 | 39.59 | 46 | 39.95 | 40.69 | 43 | 39.93 | 39.86 | 44 | 27.49 | 34.67 | 40 | 27.49 | 28.44 | 52 |
| Double Leverage | | | | | | | | | | | | | | | |
| Equity investment in subs / Equity capital | 102.80 | 104.01 | 50 | 98.47 | 103.15 | 20 | 98.68 | 103.22 | 25 | 102.41 | 102.81 | 48 | 101.89 | 103.22 | 46 |
| Total investment in subs / Equity capital..... | 104.54 | 109.29 | 45 | 100.06 | 108.29 | 28 | 100.25 | 108.40 | 32 | 104.16 | 110.16 | 46 | 103.66 | 111.07 | 41 |
| Equity investment in subs / Equity cap, Qual TPS + other PS in T1 | | | | | | | | | | | | | | | |
| Total investment in subs / Equity cap, Qual TPS + other PS in T1 | | | | | | | | | | | | | | | |
| Double Leverage Payback | | | | | | | | | | | | | | | |
| Equity investment in subs – equity cap / Net income (X) | 0.53 | 0.39 | 64 | -0.19 | 0.27 | 15 | -0.17 | 0.29 | 22 | 1.08 | 0.47 | 75 | 0.17 | 0.36 | 44 |
| Equity investment in subs – equity cap / Net income-div (X)..... | 0.60 | 1.15 | 41 | | 0.85 | | | 1.05 | | 1.27 | 1.82 | 50 | 0.17 | 1.22 | 13 |
| Coverage Analysis | | | | | | | | | | | | | | | |
| Operating income-tax + noncash / Operating expenses + dividends | 41.09 | 130.36 | 18 | 38.28 | 152.56 | 10 | 44.58 | 152.85 | 10 | 52.24 | 136.59 | 7 | 53.57 | 177.68 | 6 |
| Cash from ops + noncash items + op expense / Op expense + dividend | 51.15 | 118.32 | 26 | 59.98 | 155.61 | 14 | 51.96 | 154.48 | 12 | 47.87 | 147.24 | 5 | 50.72 | 190.27 | 7 |
| Adjusted cash flow / Operating expenses + repaid long-term debt + dividends | -293.16 | 105.80 | 1 | 363.89 | 94.59 | 97 | 351.54 | 98.54 | 98 | 51.39 | 134.08 | 8 | 34.62 | 116.34 | 8 |
| Pretax operating income + interest expense / Interest expense | 39.46 | 1,565.66 | 14 | 31.27 | 1,645.53 | 6 | 33.76 | 1,835.33 | 6 | 29.88 | 2,016.32 | 4 | 45.84 | 1,968.54 | 5 |
| Pretax op inc + interest expense + trust pref / Interest expense + trust pref | 50.78 | 1,454.22 | 14 | 42.14 | 1,896.20 | 6 | 43.79 | 1,770.77 | 7 | 51.21 | 1,539.23 | 5 | 67.90 | 1,632.83 | 4 |
| Dividends + interest from subsidiaries / Interest expense + dividends | 42.09 | 150.57 | 16 | 43.35 | 174.48 | 10 | 43.02 | 174.12 | 10 | 81.44 | 150.43 | 18 | 81.75 | 210.80 | 9 |
| Fees + other income from subsidiaries / Salary + other expenses..... | 0 | 10.18 | 35 | 0 | 12.03 | 34 | 0 | 11.92 | 32 | 0 | 13.95 | 31 | 0 | 16.52 | 30 |
| Net income / Current part of long-term debt + preferred dividends (X)..... | 8.78 | 26.99 | 17 | 12.99 | 40.79 | 31 | 13.45 | 47.61 | 27 | 6.57 | 35.64 | 19 | 32.89 | 57.11 | 70 |
| Other Ratios | | | | | | | | | | | | | | | |
| Net assets that reprice within 1 year / Total assets | 9.28 | 3.60 | 82 | 12.18 | 3.29 | 89 | 11.82 | 3.44 | 90 | 0.01 | 3.85 | 31 | 0 | 2.64 | 34 |
| Past Due and Nonaccrual as a Percent of Loans and Leases | | | | | | | | | | | | | | | |
| 90+ days past due | | 0.30 | | 0 | 0.60 | 47 | | 0.17 | | 0 | 0.10 | 46 | 0 | 0.04 | 43 |
| Nonaccrual..... | | 0.65 | | 0 | 1.04 | 44 | | 0.92 | | 0 | 1.03 | 40 | 0 | 0.54 | 40 |
| Total | | 0.95 | | 0 | 1.64 | 41 | | 1.09 | | 0 | 1.13 | 37 | 0 | 0.58 | 34 |
| Guaranteed Loans as a Percent of Equity Capital | | | | | | | | | | | | | | | |
| To bank subsidiaries | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 |
| To nonbank subsidiaries | 0 | 0.01 | 47 | 0 | 0.03 | 46 | 0 | 0.02 | 46 | 0 | 0.05 | 46 | 0 | 0.10 | 46 |
| To subsidiary holding companies..... | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 49 |
| Total | 0 | 0.01 | 47 | 0 | 0.03 | 46 | 0 | 0.02 | 46 | 0 | 0.05 | 46 | 0 | 0.10 | 46 |
| As a Percent of Consolidated Holding Company Assets | | | | | | | | | | | | | | | |
| Nonbank assets of nonbank subsidiaries..... | 0 | 1.77 | 16 | 0 | 1.76 | 15 | 0 | 1.76 | 16 | 0 | 2.66 | 14 | 0 | 5.62 | 12 |
| Combined thrift assets (reported only by bank holding companies)..... | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 49 | 0 | 0 | 50 |
| Combined foreign nonbank subsidiary assets | 0 | 0.06 | 40 | 0 | 0.07 | 40 | 0 | 0.06 | 40 | 0 | 0.08 | 38 | 0 | 0.19 | 36 |

Parent Company Analysis—Part 2

| | 09/30/2022 | | | 09/30/2021 | | | 12/31/2021 | | | 12/31/2020 | | | 12/31/2019 | | |
|--|------------|----------|-------|------------|----------|-------|------------|----------|-------|------------|----------|-------|------------|----------|-------|
| | BHC | Peer # 1 | Pct |
| Payout Ratios — Parent | | | | | | | | | | | | | | | |
| Dividends declared / Income before undistributed income..... | | 70.90 | | | 69.90 | | | 66.37 | | | 81.10 | | | 57.84 | |
| 11.39 | 31.93 | 16 | 7.70 | 27.22 | 14 | 7.44 | 28.27 | 12 | 15.21 | 42.29 | 15 | 3.04 | 33.08 | 8 | |
| Net income – dividends / Average equity..... | | 4.34 | 7.51 | 16 | 7.40 | 9.25 | 40 | 7.44 | 8.62 | 41 | 1.92 | 4.14 | 23 | 11.61 | 6.46 |
| Percent of Dividends Paid | | | | | | | | | | | | | | | |
| Dividends from bank subsidiaries | 60.29 | 133.26 | 29 | 54.14 | 160.45 | 21 | 55.55 | 155.92 | 21 | 106.67 | 132.17 | 40 | 106.67 | 178.13 | 29 |
| Dividends from nonbank subsidiaries | 0.62 | 2.76 | 67 | 0.38 | 6.19 | 58 | 0.38 | 4.90 | 59 | 0.98 | 3.41 | 66 | 1.55 | 7.53 | 62 |
| Dividends from subsidiary holding companies..... | 0 | 4.73 | 45 | 0 | 6.32 | 45 | 0 | 5.91 | 45 | 0 | 4.85 | 44 | 0 | 21.40 | 42 |
| Dividends from all subsidiaries | 60.91 | 183.35 | 21 | 54.52 | 213.42 | 12 | 55.94 | 203.53 | 12 | 107.65 | 174.85 | 26 | 108.22 | 260.40 | 17 |
| Payout Ratios — Subsidiaries: | | | | | | | | | | | | | | | |
| Percent of Bank Net Income | | | | | | | | | | | | | | | |
| Dividends from bank subsidiaries | 6.16 | 43.79 | 20 | 3.90 | 43.30 | 13 | 3.87 | 45.96 | 13 | 13.25 | 60.28 | 12 | 3.11 | 66.55 | 9 |
| Interest income from bank subsidiaries..... | 1.93 | 0.21 | 93 | 1.22 | 0.11 | 92 | 1.21 | 0.11 | 92 | 4.14 | 0.36 | 95 | 0.97 | 0.54 | 76 |
| Management and service fees from bank subsidiaries | 0 | 0.95 | 38 | 0 | 0.87 | 38 | 0 | 0.88 | 38 | 0 | 1.47 | 37 | 0 | 1.55 | 36 |
| Other income from bank subsidiaries..... | 0 | 0 | 46 | 0 | 0 | 46 | 0 | 0 | 47 | 0 | 0 | 46 | 0 | 0 | 46 |
| Operating income from bank subsidiaries | 8.08 | 52.71 | 16 | 5.12 | 48.70 | 13 | 5.08 | 51.33 | 11 | 17.39 | 62.88 | 13 | 4.08 | 69.36 | 6 |
| Percent of Nonbank Net Income | | | | | | | | | | | | | | | |
| Dividends from nonbank subsidiaries | 100 | 47.96 | 75 | 100 | 66.90 | 69 | 100 | 62.63 | 72 | 100 | 56.39 | 72 | 100 | 82.95 | 65 |
| Interest income from nonbank subsidiaries..... | 0 | 3.25 | 35 | 263.64 | 2.38 | 97 | 213.89 | 2.44 | 96 | 158.33 | 7.38 | 95 | 100 | 20.25 | 87 |
| Management and service fees from nonbank subsidiaries | 0 | 0.51 | 41 | 0 | 0.66 | 39 | 0 | 0.37 | 40 | 0 | 0.86 | 39 | 0 | 1.92 | 38 |
| Other income from nonbank subsidiaries..... | 0 | 0.12 | 46 | 0 | 0.11 | 44 | 0 | 0.07 | 45 | 0 | 0.16 | 46 | 0 | 1.06 | 43 |
| Operating income from nonbank subsidiaries | 100 | 64.26 | 68 | 363.64 | 94.31 | 91 | 313.89 | 87.22 | 90 | 258.33 | 79.84 | 88 | 200 | 150.41 | 74 |
| Percent of Subsidiary Holding Companies' Net Income | | | | | | | | | | | | | | | |
| Dividends from subsidiary holding companies..... | | 72.55 | | | 36.58 | | | 38.10 | | | 43.51 | | | 61.23 | |
| Interest income from subsidiary holding companies..... | | 15.40 | | | 5.06 | | | 5.26 | | | 8.40 | | | 6.54 | |
| Management and service fees from subsidiary holding companies..... | | 0.27 | | | 0.75 | | | 0.73 | | | 0.44 | | | 0.36 | |
| Other income from subsidiary holding companies..... | | -3 | | | -0.41 | | | -0.40 | | | 0.01 | | | 0.29 | |
| Operating income from subsidiary holding companies..... | | 85.23 | | | 47.30 | | | 58.37 | | | 55.20 | | | 76.49 | |
| Dependence on Subsidiaries: | | | | | | | | | | | | | | | |
| Percent of Total Operating Income | | | | | | | | | | | | | | | |
| Dividends from bank subsidiaries | 75.54 | 67.73 | 34 | 74.70 | 72.55 | 30 | 74.92 | 74.16 | 27 | 74.81 | 69.76 | 30 | 74.45 | 67.32 | 32 |
| Interest income from bank subsidiaries..... | 23.61 | 0.98 | 93 | 23.35 | 0.27 | 96 | 23.41 | 0.23 | 97 | 23.38 | 0.63 | 96 | 23.27 | 0.80 | 96 |
| Management and service fees from bank subsidiaries | 0 | 1.25 | 38 | 0 | 1.64 | 37 | 0 | 1.44 | 37 | 0 | 1.87 | 37 | 0 | 1.81 | 36 |
| Other income from bank subsidiaries..... | 0 | 0.03 | 46 | 0 | 0.03 | 45 | 0 | 0.02 | 46 | 0 | 0.04 | 45 | 0 | 0.03 | 44 |
| Operating income from bank subsidiaries | 99.15 | 81.70 | 54 | 98.05 | 82.68 | 53 | 98.34 | 83.13 | 50 | 98.19 | 82.20 | 55 | 97.72 | 78.80 | 52 |
| Dividends from nonbank subsidiaries | | 0.77 | 2.90 | 64 | 0.53 | 3.56 | 60 | 0.52 | 3.07 | 60 | 0.69 | 1.95 | 64 | 1.08 | 2.65 |
| Interest income from nonbank subsidiaries..... | | 0 | 0.28 | 38 | 1.39 | 0.20 | 88 | 1.11 | 0.18 | 89 | 1.09 | 0.73 | 86 | 1.08 | 1.19 |
| Management and service fees from nonbank subsidiaries | | 0 | 0.01 | 43 | 0 | 0.02 | 42 | 0 | 0.01 | 42 | 0 | 0.02 | 42 | 0 | 0.06 |
| Other income from nonbank subsidiaries..... | | 0 | 0 | 47 | 0 | 0.01 | 45 | 0 | 0.01 | 45 | 0 | 0.01 | 46 | 0 | 0.04 |
| Operating income from nonbank subsidiaries | | 0.77 | 4.41 | 58 | 1.92 | 5.69 | 60 | 1.63 | 4.67 | 64 | 1.78 | 4.70 | 60 | 2.16 | 7.29 |
| Dividends from subsidiary holding companies..... | | 0 | 2.46 | 45 | 0 | 2.13 | 45 | 0 | 2.10 | 45 | 0 | 2.53 | 44 | 0 | 4.52 |
| Interest income from subsidiary holding companies..... | | 0 | 0.01 | 46 | 0 | 0.01 | 45 | 0 | 0.01 | 45 | 0 | 0.11 | 44 | 0 | 0.20 |
| Management and service fees from subsidiary holding companies..... | | 0 | 0 | 49 | 0 | 0 | 49 | 0 | 0 | 48 | 0 | 0 | 49 | 0 | 0.49 |
| Other income from subsidiary holding companies..... | | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 50 | 0 | 0 | 49 | 0 | 0.48 |
| Operating income from subsidiary holding companies..... | | 0 | 3.74 | 44 | 0 | 3.40 | 44 | 0 | 3.91 | 43 | 0 | 4.56 | 42 | 0 | 6.08 |
| Loans and advances from subsidiaries / Short term debt..... | | 284.57 | | | 152.66 | | | 158.10 | | | 135.13 | | | 83.37 | |
| Loans and advances from subsidiaries / Total debt | | 30.55 | 27.96 | 62 | 30.58 | 28.03 | 61 | 30.58 | 26.38 | 63 | 104.22 | 27.08 | 90 | 104.31 | 28.33 |